

State: District of Columbia
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Standardized Medicare Supplement
Project Name/Number: 2015 DC ER STD/

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company
Product Name: Standardized Medicare Supplement
State: District of Columbia
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Rate
Date Submitted: 07/02/2014
SERFF Tr Num: STLH-129558035
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: 2015 DC ER STD

Implementation: 01/01/2015
Date Requested:
Author(s): Barb Baxter, Samantha Knackmuhs, Shirley Young, Adam Augspurger, Brian Buss
Reviewer(s): John Morgan (primary), Alula Selassie
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: District of Columbia
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Standardized Medicare Supplement
Project Name/Number: 2015 DC ER STD/

Filing Company: State Farm Mutual Automobile Insurance Company

General Information

Project Name: 2015 DC ER STD

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: -25%

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/03/2014

State Status Changed:

Deemer Date:

Created By: Barb Baxter

Submitted By: Barb Baxter

Corresponding Filing Tracking Number:

Filing Description:

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, Illinois, I submit the following annual rate filing and rate revision for the above referenced Standardized Medicare Supplement policy forms.

We are filing new rate tables for Policy Forms 97037 Series, 97038 Series, and 97039 Series. This filing represents a rate decrease of 25.0%. These rates will apply to new issues and renewals. Contingent upon approval, these rates will become effective January 1, 2015. This filing complies with all applicable minimum loss ratio standards.

The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
- revised rate tables
- experience exhibits
- 10-year projections
- NAIC Transmittals

Sincerely,

Adam Augspurger, ASA, MAAA

Actuarial Analyst I

Phone no.: (309) 763-4870

Fax no.: (309) 766-1827

Email: adam.augspurger.uqih@statefarm.com

Company and Contact

Filing Contact Information

Adam Augspurger, Actuarial Analyst I

Adam.Augspurger.UQIH@statefarm.com

Bloomington, IL 61710

Adam.Augspurger.UQIH@statefarm.com

309-763-4870 [Phone]

309-766-1827 [FAX]

State: District of Columbia**Filing Company:** State Farm Mutual Automobile Insurance Company**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010**Product Name:** Standardized Medicare Supplement**Project Name/Number:** 2015 DC ER STD/**Filing Company Information**

State Farm Mutual Automobile
Insurance Company
One State Farm Plaza
Bloomington, IL 61710
(309) 766-5188 ext. [Phone]

CoCode: 25178
Group Code: 176
Group Name:
FEIN Number: 37-0533100

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2015 DC ER STD/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-4.100%
Effective Date of Last Rate Revision:	04/01/2014
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Mutual Automobile Insurance Company	-25.000%	-25.000%	\$-3,951	6	\$15,805	-25.000%	-25.000%

State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2015 DC ER STD/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Standardized Medicare Supplement	97037 Series, 97038 Series, 97039 Series	Revised	Previous State Filing Number: Percent Rate Change Request:	2015 DC Std Proposed Rates.pdf, 2015 DC Std Current Rates.pdf,

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/15 Effective Date)

Policies Issued prior to 5/1/01

Attained Age	Plan A Form 97037 Series <i>ERBA1065</i>	Plan C Form 97038 Series <i>ERSA1790</i>	Plan F Form 97039 Series <i>ERSA1807</i>
0 - 64	2,398.00	4,025.00	4,064.00
65	1,065.00	1,790.00	1,807.00
66	1,140.00	1,914.00	1,933.00
67	1,204.00	2,021.00	2,042.00
68	1,257.00	2,111.00	2,132.00
69	1,300.00	2,183.00	2,204.00
70	1,342.00	2,254.00	2,276.00
71	1,385.00	2,324.00	2,348.00
72	1,428.00	2,397.00	2,421.00
73	1,470.00	2,468.00	2,492.00
74	1,513.00	2,539.00	2,567.00
75	1,555.00	2,612.00	2,638.00
76	1,598.00	2,683.00	2,710.00
77	1,640.00	2,756.00	2,780.00
78	1,684.00	2,825.00	2,854.00
79	1,715.00	2,879.00	2,908.00
80	1,746.00	2,933.00	2,963.00
81	1,769.00	2,969.00	2,999.00
82	1,790.00	3,005.00	3,035.00
83	1,800.00	3,023.00	3,051.00
84	1,811.00	3,041.00	3,070.00
85+	1,822.00	3,059.00	3,089.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/15 Effective Date)

Policies Issued on or after 5/1/01 and prior to 11/1/04

Issue Age	Plan A Form 97037 Series <i>ER_B38DC</i>	Plan C Form 97038 Series <i>ER_C38DC</i>	Plan F Form 97039 Series <i>ER_D38DC</i>
0 - 64	2,398.00	4,025.00	4,064.00
65-69	1,164.00	1,952.00	1,973.00
70-74	1,361.00	2,285.00	2,306.00
75+	1,561.00	2,621.00	2,646.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/15 Effective Date)

Policies Issued on or after 11/1/04 and prior to 6/1/2010

Attained Age	Plan A Form 97037 Series <i>ERBA1065</i>	Plan C Form 97038 Series <i>ERSA1790</i>	Plan F Form 97039 Series <i>ERSA1807</i>
0 - 64	2,398.00	4,025.00	4,064.00
65	1,065.00	1,790.00	1,807.00
66	1,140.00	1,914.00	1,933.00
67	1,204.00	2,021.00	2,042.00
68	1,257.00	2,111.00	2,132.00
69	1,300.00	2,183.00	2,204.00
70	1,342.00	2,254.00	2,276.00
71	1,385.00	2,324.00	2,348.00
72	1,428.00	2,397.00	2,421.00
73	1,470.00	2,468.00	2,492.00
74	1,513.00	2,539.00	2,567.00
75	1,555.00	2,612.00	2,638.00
76	1,598.00	2,683.00	2,710.00
77	1,640.00	2,756.00	2,780.00
78	1,684.00	2,825.00	2,854.00
79	1,715.00	2,879.00	2,908.00
80	1,746.00	2,933.00	2,963.00
81	1,769.00	2,969.00	2,999.00
82	1,790.00	3,005.00	3,035.00
83	1,800.00	3,023.00	3,051.00
84	1,811.00	3,041.00	3,070.00
85+	1,822.00	3,059.00	3,089.00

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District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037 Series, 97038 Series, and 97039 Series
Annual Premiums
Individual Male or Female

Proposed Rates (Proposed 01/01/15 Effective Date)

Policies Issued on or after 6/1/2010

Attained Age	Plan A Form 97037 Series <i>ERBA1065</i>	Plan C Form 97038 Series <i>ERSA1790</i>	Plan F Form 97039 Series <i>ERSA1807</i>
0 - 64	2,398.00	4,025.00	4,064.00
65	1,065.00	1,790.00	1,807.00
66	1,140.00	1,914.00	1,933.00
67	1,204.00	2,021.00	2,042.00
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75	1,555.00	2,612.00	2,638.00
76	1,598.00	2,683.00	2,710.00
77	1,640.00	2,756.00	2,780.00
78	1,684.00	2,825.00	2,854.00
79	1,715.00	2,879.00	2,908.00
80	1,746.00	2,933.00	2,963.00
81	1,769.00	2,969.00	2,999.00
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85+	1,822.00	3,059.00	3,089.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (04/01/14 Effective Date)

Policies Issued prior to 5/1/01

Attained Age	Plan A Form 97037 <i>ERBA1420</i>	Plan C Form 97038 <i>ERSA2386</i>	Plan F Form 97039 <i>ERSA2409</i>
0 - 64	3,197.00	5,366.00	5,418.00
65	1,420.00	2,386.00	2,409.00
66	1,520.00	2,552.00	2,577.00
67	1,605.00	2,694.00	2,723.00
68	1,676.00	2,815.00	2,842.00
69	1,733.00	2,910.00	2,939.00
70	1,789.00	3,005.00	3,035.00
71	1,846.00	3,099.00	3,131.00
72	1,904.00	3,196.00	3,228.00
73	1,960.00	3,291.00	3,323.00
74	2,017.00	3,385.00	3,422.00
75	2,073.00	3,482.00	3,517.00
76	2,131.00	3,577.00	3,613.00
77	2,187.00	3,674.00	3,707.00
78	2,245.00	3,767.00	3,805.00
79	2,287.00	3,838.00	3,877.00
80	2,328.00	3,911.00	3,950.00
81	2,359.00	3,958.00	3,998.00
82	2,387.00	4,006.00	4,046.00
83	2,400.00	4,031.00	4,068.00
84	2,415.00	4,055.00	4,093.00
85+	2,429.00	4,079.00	4,118.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (04/01/14 Effective Date)

Policies Issued on or after 5/1/01 and prior to 11/1/04

Issue Age	Plan A Form 97037 <i>ER_B37DC</i>	Plan C Form 97038 <i>ER_C37DC</i>	Plan F Form 97039 <i>ER_D37DC</i>
0 - 64	3,197.00	5,366.00	5,418.00
65-69	1,552.00	2,603.00	2,630.00
70-74	1,814.00	3,046.00	3,075.00
75+	2,081.00	3,494.00	3,528.00

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District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (04/01/14 Effective Date)

Policies Issued on or after 11/1/04 and prior to 6/1/2010

Attained Age	Plan A Form 97037 <i>ERBA1420</i>	Plan C Form 97038 <i>ERSA2386</i>	Plan F Form 97039 <i>ERSA2409</i>
0 - 64	3,197.00	5,366.00	5,418.00
65	1,420.00	2,386.00	2,409.00
66	1,520.00	2,552.00	2,577.00
67	1,605.00	2,694.00	2,723.00
68	1,676.00	2,815.00	2,842.00
69	1,733.00	2,910.00	2,939.00
70	1,789.00	3,005.00	3,035.00
71	1,846.00	3,099.00	3,131.00
72	1,904.00	3,196.00	3,228.00
73	1,960.00	3,291.00	3,323.00
74	2,017.00	3,385.00	3,422.00
75	2,073.00	3,482.00	3,517.00
76	2,131.00	3,577.00	3,613.00
77	2,187.00	3,674.00	3,707.00
78	2,245.00	3,767.00	3,805.00
79	2,287.00	3,838.00	3,877.00
80	2,328.00	3,911.00	3,950.00
81	2,359.00	3,958.00	3,998.00
82	2,387.00	4,006.00	4,046.00
83	2,400.00	4,031.00	4,068.00
84	2,415.00	4,055.00	4,093.00
85+	2,429.00	4,079.00	4,118.00

Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State Farm Mutual Automobile Insurance Company
Bloomington, Illinois

Medicare Supplement Policy Forms 97037, 97038, and 97039
Annual Premiums
Individual Male or Female

Current Rates (04/01/14 Effective Date)

Policies Issued on or after 6/1/2010

Attained Age	Plan A Form 97037 <i>ERBA1420</i>	Plan C Form 97038 <i>ERSA2386</i>	Plan F Form 97039 <i>ERSA2409</i>
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Semiannual Mode: 51% Annual
Quarterly Mode: 26% Annual

District of Columbia

State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2015 DC ER STD/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	2015 DC Std Cover Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A-filed by the insurer
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2015 DC Std Actuarial Memorandum.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This a rate revision, not a new form form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A- This is a Health rate filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This is a health filing, not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	State Farm Mutual Automobile Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Standardized Medicare Supplement		
Project Name/Number:	2015 DC ER STD/		

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	This is a Medicare Supplement filing, not an ACA filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal
Comments:	
Attachment(s):	2015 DC ER Std NAIC Transmittal.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Experience Exhibits
Comments:	
Attachment(s):	District of Columbia Experience.pdf Countrywide Experience with Plans ACF.pdf
Item Status:	
Status Date:	

Satisfied - Item:	10 Year Projections
Comments:	
Attachment(s):	District of Columbia Projection.pdf
Item Status:	
Status Date:	



State Farm
Corporate Headquarters
1 State Farm Plaza
Bloomington, IL 61710-0001

May 19, 2014

Department of Insurance, Securities, and Banking
Government of the District of Columbia
Actuarial Analysis Division
810 First Street, N.E., Suite 701
Washington, District of Columbia 20002

Attn: Laszlo Pentek, Health Actuary

Re: State Farm Mutual Automobile Insurance Company, NAIC# 176-25178
Annual Rate Filing and Rate Revision for Standardized Medicare Supplement Policy Forms
97037 Series, 97038 Series, and 97039 Series

Dear Sir or Madam:

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, Illinois, I submit the following annual rate filing and rate revision for the above referenced Standardized Medicare Supplement policy forms.

We are filing new rate tables for Policy Forms 97037 Series, 97038 Series, and 97039 Series. This filing represents a rate decrease of 25.0%. These rates will apply to new issues and renewals. Contingent upon approval, these rates will become effective January 1, 2015. This filing complies with all applicable minimum loss ratio standards.

The following are included with this filing:

- an actuarial memorandum including an actuarial certification
- current rate tables
- revised rate tables
- experience exhibits
- 10-year projections
- NAIC Transmittals

Sincerely,

A handwritten signature in black ink that reads "Adam Augspurger".

Adam Augspurger, ASA, MAAA
Actuarial Analyst I
Phone no.: (309) 763-4870
Fax no.: (309) 766-1827
Email: adam.augspurger.uqih@statefarm.com

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois
Annual Rate Filing and Rate Revision for Standardized Medicare Supplement
Policy Forms 97037 Series, 97038 Series, and 97039 Series
Actuarial Memorandum

I. Reason for Rate Filing

The purpose of this rate filing is to demonstrate that the anticipated loss ratio of this product, after the requested rate change, meets the minimum requirement of your state. This rate filing is not intended to be used for other purposes.

II. Description of Policy Forms

- a. Type of Policy: Medicare Supplement Plans A, C, and F.
- b. Renewability: Guaranteed Renewable.
- c. General Marketing Method: Captive Agency Force.
- d. Issue ages: All ages subject to eligibility for Medicare by reason of age and, where applicable by state law, by reason of disability.
- e. Applicability: Open block of business
- f. Underwriting Method: Screening Application

III. Description of Benefits

These policies offer benefits that supplement Medicare. The benefits are standardized as prescribed by regulation. Of the 10 standardized plans, we offer Plans A (form 97037 Series), C (form 97038 Series), and F (form 97039 Series).

IV. Trend Assumption

Below are the trend rates experienced for the past four years on our Standardized Medicare Supplement policy forms. Countrywide data is used in order to maximize the reliability of our data. The percent shown is the increase in claim costs in one period compared to the prior period.

Period	Trend
2010	3.9%
2011	2.5%
2012	1.5%
2013	0.6%
Average	2.1%

Based on the trend rates we have been experiencing over the past four years, we feel a trend rate of 2.1% is justified.

V. Other Assumptions

- a. Persistency: Assumptions based on past company experience.
- b. Expenses: Assumptions based on past company experience.
- c. Premium Basis: Premium rates vary based on the form number of the policy as well as the policyholder's attained age and territory of residence.
- d. Modal factors: The attached rate tables show annual rates. The factors to apply to the annual rate are .51 for semi-annual mode and .26 for quarterly mode.
- e. Claim reserve methodology: Claim reserves are calculated using the claim run off method.
- f. Interest Rate Assumption: Cash flows are discounted at an annual rate of 4.5%.

VI. Description of Rate Changes

We are filing new rate tables for each of our Standardized Medicare Supplement policy forms. These rates will apply to new issues and renewals. This filing represents an overall average rate change of -25.0%, with actual rate changes as follows:

	Rate Change - All ages
Plan A	-25.0%
Plan C	-25.0%
Plan F	-25.0%

The new rates will be applied to individual policyholders upon their policy's next anniversary following the effective date of the change. Contingent upon approval, the effective date for the change will be January 1, 2015 or as soon thereafter as possible.

Rate tables are provided as attachments.

VII. Experience and Loss Ratio Projections

Included with this filing are experience exhibits that show our experience since inception for our Standardized Medicare Supplement forms, on both a state and countrywide basis. The experience is shown by issue year within calendar year, with totals by calendar year.

Also included with this filing is a projection exhibit that shows a 10-year projection of premiums, losses, and loss ratios, on both a state and countrywide basis. The assumptions used to prepare the projections are shown in the exhibit. Full credibility is given for 1,000 life years over a two year period.

When state experience is not fully credible, a weighted average of the state and countrywide average claim size is used. The credibility weight assigned to the state average claim experience is the number of life years in the past two years per 1,000. Countrywide average claim experience is assigned 100% less the state credibility weight.

There have been 13 life years in 2012 and 2013 resulting in a 1.3% credibility weight for 2013. The weight assigned to countrywide experience is 98.7%. The credibility weighting produces the following loss ratios.

	Loss Ratio with Interest	Loss Ratio without Interest
Past	82.0%	82.1%
Future	88.8%	89.9%
Lifetime	83.6%	84.6%

VIII. Average Annual Premium

The average annual premium per policy as of December 31, 2013 by form is as follows:

	Plan A	Plan C	Plan F
District of Columbia	\$1,618	\$3,616	\$2,642
Countrywide	\$2,143	\$2,792	\$2,503

IX Rate Changes Taken in the Past Five Years

Effective Date	Rate Change
April 1, 2010	4.7%
April 1, 2011	4.8%
April 1, 2012	4.1%
May 1, 2013	3.5%
April 1, 2014	-4.1%

X Compliance with Minimum Loss Ratio Standards

- a. The minimum loss ratio presumed reasonable for Medicare Supplement in the District of Columbia is 65%.
- b. Third year loss ratios for policies that have been in force for less than three years are expected to meet or exceed the minimum loss ratio standard.
- c. Our projected future loss ratio, shown in section VII of this memorandum, complies with the minimum loss ratio standard for all three forms combined.
- d. Our projected lifetime loss ratio, shown in section VII of this memorandum, complies with the minimum loss ratio standard for all three forms combined.
- e. Since we do not have a credible number of policies in District of Columbia, we are using credibility adjusted experience in the certification of the loss ratios.

XI Certification

I certify that to the best of my knowledge and judgment, this entire rate filing is in compliance with the applicable laws of your state and with the rules of the Department of Insurance. Furthermore, it complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Plan Entities," as adopted by the Actuarial Standards Board, December 2005 and effective May 2006, and the benefits provided are reasonable in relation to the proposed premiums.



Samantha Knackmuhs, FSA, MAAA
Associate Actuarial, Life/Health Actuarial
Phone: (309) 766-4100

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District of Columbia					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001	Illinois	Accident	176	25178	37-0533100	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Adam Augspurger, Actuarial Analyst I One State Farm Plaza B-1 Bloomington, IL 61710-0001	309-763-4870	309-766-1827	Adam.augspurger.uqih@statefarm.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	2015 DC ER STD
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
-----------	--	-----------------------

8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between;"> <div style="width: 40%;">Group</div> <div style="width: 55%;"> <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div> </div>
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9.	Type of Insurance (TOI)	MS08I Individual Medicare Supplement - Standardized Plans
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10.	Sub-Type of Insurance (Sub-TOI)	MS08I. 012
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11.	Submitted Documents	<div style="margin-bottom: 10px;"> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other </div> <div style="margin-bottom: 10px;"> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate </div> <div style="margin-bottom: 10px;"> <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ </div> <div> SUPPORTING DOCUMENTATION <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability </div> <div style="width: 45%;"> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input checked="" type="checkbox"/> Certifications </div> </div> </div>
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		<input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
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LHTD-1, Page 1 of 2

12.	Filing Submission Date	7/2/2014	
13.	Filing Fee (If required)	Amount _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Date _____ Check Number _____
14.	Date of Domiciliary Approval		
15.	Filing Description:		
	State Farm Mutual Automobile Insurance Company - NAIC 176-25178 Annual Rate Filing and Rate Revision Standardized Medicare Supplement Policy Policy Form 97037 Series-Plan A, 97038 Series-Plan C, 97039 Series-Plan F		

16.	Certification (If required)		
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u> .			
Print Name Adam Augspurger		Title Actuarial Analyst I	
Signature 		Date: 5/19/2014	

LHTD-1, Page 2 of 2

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number		2015 DC ER STD		
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		-25.0%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Standardized Medicare Supplement-Plan A Rate Filing	97037 series	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request -25.0% - ____% <input type="checkbox"/> Other _____	
02	Standardized Medicare Supplement-Plan C Rate Filing	97038 series	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request -25.0% - ____% <input type="checkbox"/> Other _____	
03	Standardized Medicare Supplement-Plan F Rate Filing	97039 series	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request -25.0% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

LH RFA-1

State Farm Mutual Automobile Insurance Company
Policy Form 97037 Series
All issue dates
All policyholder ages

District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
1997			0	0	0	0	0	-
	1997	1	0	0	0	0	0	-
1998			0	0	0	0	0	-
	1997	2	0	0	0	0	0	-
	1998	1	0	0	0	0	0	-
1999			0	0	0	0	0	-
	1997	3	0	0	0	0	0	-
	1998	2	0	0	0	0	0	-
	1999	1	0	0	0	0	0	-
2000			0	0	0	0	0	-
	1997	4	0	0	0	0	0	-
	1998	3	0	0	0	0	0	-
	1999	2	0	0	0	0	0	-
	2000	1	0	0	0	0	0	-
2001			2,236	1,575	39	39	2	2.5%
	1997	5	0	0	0	0	0	-
	1998	4	0	0	0	0	0	-
	1999	3	0	0	0	0	0	-
	2000	2	0	0	0	0	0	-
	2001	1	2,236	1,575	39	39	2	2.5%
2002			2,567	2,454	23	23	2	0.9%
	1997	6	0	0	0	0	0	-
	1998	5	0	0	0	0	0	-
	1999	4	0	0	0	0	0	-
	2000	3	0	0	0	0	0	-
	2001	2	2,567	2,454	23	23	2	0.9%
	2002	1	0	0	0	0	0	-
2003			4,164	3,627	596	596	3	16.4%
	1997	7	0	0	0	0	0	-
	1998	6	0	0	0	0	0	-
	1999	5	0	0	0	0	0	-
	2000	4	0	0	0	0	0	-
	2001	3	2,664	2,664	67	67	2	2.5%
	2002	2	0	0	0	0	0	-
	2003	1	1,500	963	529	529	1	55.0%
2004			3,854	3,763	4,334	4,334	3	115.2%
	1997	8	0	0	0	0	0	-
	1998	7	0	0	0	0	0	-
	1999	6	0	0	0	0	0	-
	2000	5	0	0	0	0	0	-
	2001	4	2,862	2,772	4,322	4,322	2	155.9%
	2002	3	0	0	0	0	0	-
	2003	2	992	992	13	13	1	1.3%
	2004	1	0	0	0	0	0	-
2005			5,396	4,741	2,984	2,984	4	62.9%

State Farm Mutual Automobile Insurance Company
Policy Form 97037 Series
All issue dates
All policyholder ages

District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	1997	9	0	0	0	0	0	-
	1998	8	0	0	0	0	0	-
	1999	7	0	0	0	0	0	-
	2000	6	0	0	0	0	0	-
	2001	5	3,521	3,376	2,984	2,984	2	88.4%
	2002	4	0	0	0	0	0	-
	2003	3	1,115	1,048	0	0	1	0.0%
	2004	2	0	0	0	0	0	-
	2005	1	760	317	0	0	1	0.0%
2006			3,450	4,116	3,024	3,024	2	73.5%
	1997	10	0	0	0	0	0	-
	1998	9	0	0	0	0	0	-
	1999	8	0	0	0	0	0	-
	2000	7	0	0	0	0	0	-
	2001	6	1,627	1,890	2,699	2,699	1	142.8%
	2002	5	0	0	0	0	0	-
	2003	4	1,189	1,149	103	103	1	9.0%
	2004	3	0	0	0	0	0	-
	2005	2	634	1,078	221	221	0	20.5%
	2006	1	0	0	0	0	0	-
2007			651	1,333	92	92	1	6.9%
	1997	11	0	0	0	0	0	-
	1998	10	0	0	0	0	0	-
	1999	9	0	0	0	0	0	-
	2000	8	0	0	0	0	0	-
	2001	7	-656	90	92	92	0	101.7%
	2002	6	0	0	0	0	0	-
	2003	5	1,307	1,243	0	0	1	0.0%
	2004	4	0	0	0	0	0	-
	2005	3	0	0	0	0	0	-
	2006	2	0	0	0	0	0	-
	2007	1	0	0	0	0	0	-
2008			1,432	1,364	0	0	1	0.0%
	1997	12	0	0	0	0	0	-
	1998	11	0	0	0	0	0	-
	1999	10	0	0	0	0	0	-
	2000	9	0	0	0	0	0	-
	2001	8	0	0	0	0	0	-
	2002	7	0	0	0	0	0	-
	2003	6	1,432	1,364	0	0	1	0.0%
	2004	5	0	0	0	0	0	-
	2005	4	0	0	0	0	0	-
	2006	3	0	0	0	0	0	-
	2007	2	0	0	0	0	0	-
	2008	1	0	0	0	0	0	-
2009			2,148	1,611	102	102	2	6.3%
	1997	13	0	0	0	0	0	-
	1998	12	0	0	0	0	0	-
	1999	11	0	0	0	0	0	-

State Farm Mutual Automobile Insurance Company
Policy Form 97037 Series
All issue dates
All policyholder ages

District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2000	10	0	0	0	0	0	-
	2001	9	0	0	0	0	0	-
	2002	8	0	0	0	0	0	-
	2003	7	1,432	1,432	102	102	1	7.1%
	2004	6	0	0	0	0	0	-
	2005	5	0	0	0	0	0	-
	2006	4	0	0	0	0	0	-
	2007	3	0	0	0	0	0	-
	2008	2	0	0	0	0	0	-
	2009	1	716	179	0	0	1	0.0%
2010			2,864	2,864	124	124	2	4.3%
	1997	14	0	0	0	0	0	-
	1998	13	0	0	0	0	0	-
	1999	12	0	0	0	0	0	-
	2000	11	0	0	0	0	0	-
	2001	10	0	0	0	0	0	-
	2002	9	0	0	0	0	0	-
	2003	8	1,432	1,432	61	61	1	4.2%
	2004	7	0	0	0	0	0	-
	2005	6	0	0	0	0	0	-
	2006	5	0	0	0	0	0	-
	2007	4	0	0	0	0	0	-
	2008	3	0	0	0	0	0	-
	2009	2	1,432	1,432	64	64	1	4.5%
	2010	1	0	0	0	0	0	-
2011			2,983	2,908	26	26	2	0.9%
	1997	15	0	0	0	0	0	-
	1998	14	0	0	0	0	0	-
	1999	13	0	0	0	0	0	-
	2000	12	0	0	0	0	0	-
	2001	11	0	0	0	0	0	-
	2002	10	0	0	0	0	0	-
	2003	9	1,501	1,464	26	26	1	1.8%
	2004	8	0	0	0	0	0	-
	2005	7	0	0	0	0	0	-
	2006	6	0	0	0	0	0	-
	2007	5	0	0	0	0	0	-
	2008	4	0	0	0	0	0	-
	2009	3	1,482	1,444	0	0	1	0.0%
	2010	2	0	0	0	0	0	-
	2011	1	0	0	0	0	0	-
2012			3,126	3,068	1,118	1,118	2	36.4%
	1997	16	0	0	0	0	0	-
	1998	15	0	0	0	0	0	-
	1999	14	0	0	0	0	0	-
	2000	13	0	0	0	0	0	-
	2001	12	0	0	0	0	0	-
	2002	11	0	0	0	0	0	-
	2003	10	1,563	1,529	294	294	1	19.2%
	2004	9	0	0	0	0	0	-

State Farm Mutual Automobile Insurance Company
Policy Form 97037 Series
All issue dates
All policyholder ages

District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2005	8	0	0	0	0	0	-
	2006	7	0	0	0	0	0	-
	2007	6	0	0	0	0	0	-
	2008	5	0	0	0	0	0	-
	2009	4	1,563	1,539	824	824	1	53.6%
	2010	3	0	0	0	0	0	-
	2011	2	0	0	0	0	0	-
	2012	1	0	0	0	0	0	-
2013			1,596	2,164	1,138	1,157	1	53.5%
	1997	17	0	0	0	0	0	-
	1998	16	0	0	0	0	0	-
	1999	15	0	0	0	0	0	-
	2000	14	0	0	0	0	0	-
	2001	13	0	0	0	0	0	-
	2002	12	0	0	0	0	0	-
	2003	11	1,618	1,588	45	45	1	2.9%
	2004	10	0	0	0	0	0	-
	2005	9	0	0	0	0	0	-
	2006	8	0	0	0	0	0	-
	2007	7	0	0	0	0	0	-
	2008	6	0	0	0	0	0	-
	2009	5	-22	576	1,093	1,112	0	193.2%
	2010	4	0	0	0	0	0	-
	2011	3	0	0	0	0	0	-
	2012	2	0	0	0	0	0	-
	2013	1	0	0	0	0	0	-
Grand Total	All Years	All Durations	36,465	35,589	13,599	13,619	27	38.3%
		17	0	0	0	0	0	-
		16	0	0	0	0	0	-
		15	0	0	0	0	0	-
		14	0	0	0	0	0	-
		13	0	0	0	0	0	-
		12	0	0	0	0	0	-
		11	1,618	1,588	45	45	1	2.9%
		10	1,563	1,529	294	294	1	19.2%
		9	1,501	1,464	26	26	1	1.8%
		8	1,432	1,432	61	61	1	4.2%
		7	776	1,522	194	194	1	12.7%
		6	3,059	3,254	2,699	2,699	2	82.9%
		5	4,806	5,195	4,077	4,096	3	78.8%
		4	5,614	5,459	5,250	5,250	4	96.2%
		3	5,260	5,157	67	67	4	1.3%
		2	5,624	5,956	320	320	4	5.4%
		1	5,212	3,034	568	568	5	18.7%

State Farm Mutual Automobile Insurance Company
Policy Form 97038 Series
All issue dates
All policyholder ages

District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
1997			0	0	0	0	0	-
	1997	1	0	0	0	0	0	-
1998			247	41	0	0	1	0.0%
	1997	2	0	0	0	0	0	-
	1998	1	247	41	0	0	1	0.0%
1999			1,207	968	256	256	1	26.4%
	1997	3	0	0	0	0	0	-
	1998	2	1,207	968	256	256	1	26.4%
	1999	1	0	0	0	0	0	-
2000			969	969	214	214	1	22.1%
	1997	4	0	0	0	0	0	-
	1998	3	969	969	214	214	1	22.1%
	1999	2	0	0	0	0	0	-
	2000	1	0	0	0	0	0	-
2001			1,984	1,838	181	181	2	9.8%
	1997	5	0	0	0	0	0	-
	1998	4	1,134	1,058	145	145	1	13.7%
	1999	3	0	0	0	0	0	-
	2000	2	0	0	0	0	0	-
	2001	1	850	780	37	37	1	4.7%
2002			3,172	3,072	356	356	2	11.6%
	1997	6	0	0	0	0	0	-
	1998	5	1,327	1,238	133	133	1	10.7%
	1999	4	0	0	0	0	0	-
	2000	3	0	0	0	0	0	-
	2001	2	1,845	1,833	223	223	1	12.2%
	2002	1	0	0	0	0	0	-
2003			2,810	2,713	225	225	1	8.3%
	1997	7	0	0	0	0	0	-
	1998	6	1,492	1,340	106	106	1	7.9%
	1999	5	0	0	0	0	0	-
	2000	4	0	0	0	0	0	-
	2001	3	1,122	1,211	119	119	0	9.9%
	2002	2	0	0	0	0	0	-
	2003	1	195	161	0	0	0	0.0%
2004			1,850	1,702	0	0	1	0.0%
	1997	8	0	0	0	0	0	-
	1998	7	1,850	1,674	0	0	1	0.0%
	1999	6	0	0	0	0	0	-
	2000	5	0	0	0	0	0	-
	2001	4	0	-6	0	0	0	0.0%
	2002	3	0	0	0	0	0	-
	2003	2	0	34	0	0	0	0.0%
	2004	1	0	0	0	0	0	-
2005			4,013	3,984	795	795	3	20.0%

State Farm Mutual Automobile Insurance Company
Policy Form 97038 Series
All issue dates
All policyholder ages

District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	1997	9	0	0	0	0	0	-
	1998	8	2,073	2,045	425	425	1	20.8%
	1999	7	0	0	0	0	0	-
	2000	6	0	0	0	0	0	-
	2001	5	0	0	0	0	0	-
	2002	4	0	0	0	0	0	-
	2003	3	0	0	0	0	0	-
	2004	2	0	0	0	0	0	-
	2005	1	1,940	1,940	370	370	2	19.1%
2006			2,208	2,113	155	155	1	7.3%
	1997	10	0	0	0	0	0	-
	1998	9	2,208	2,113	155	155	1	7.3%
	1999	8	0	0	0	0	0	-
	2000	7	0	0	0	0	0	-
	2001	6	0	0	0	0	0	-
	2002	5	0	0	0	0	0	-
	2003	4	0	0	0	0	0	-
	2004	3	0	0	0	0	0	-
	2005	2	0	0	0	0	0	0.0%
	2006	1	0	0	0	0	0	-
2007			2,464	2,324	276	276	1	11.9%
	1997	11	0	0	0	0	0	-
	1998	10	2,464	2,324	276	276	1	11.9%
	1999	9	0	0	0	0	0	-
	2000	8	0	0	0	0	0	-
	2001	7	0	0	0	0	0	-
	2002	6	0	0	0	0	0	-
	2003	5	0	0	0	0	0	-
	2004	4	0	0	0	0	0	-
	2005	3	0	0	0	0	0	-
	2006	2	0	0	0	0	0	-
	2007	1	0	0	0	0	0	-
2008			2,181	2,617	434	434	1	16.6%
	1997	12	0	0	0	0	0	-
	1998	11	2,181	2,617	434	434	1	16.6%
	1999	10	0	0	0	0	0	-
	2000	9	0	0	0	0	0	-
	2001	8	0	0	0	0	0	-
	2002	7	0	0	0	0	0	-
	2003	6	0	0	0	0	0	-
	2004	5	0	0	0	0	0	-
	2005	4	0	0	0	0	0	-
	2006	3	0	0	0	0	0	-
	2007	2	0	0	0	0	0	-
	2008	1	0	0	0	0	0	-
2009			3,115	2,970	316	316	1	10.7%
	1997	13	0	0	0	0	0	-
	1998	12	3,115	2,970	316	316	1	10.7%
	1999	11	0	0	0	0	0	-

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District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2000	10	0	0	0	0	0	-
	2001	9	0	0	0	0	0	-
	2002	8	0	0	0	0	0	-
	2003	7	0	0	0	0	0	-
	2004	6	0	0	0	0	0	-
	2005	5	0	0	0	0	0	-
	2006	4	0	0	0	0	0	-
	2007	3	0	0	0	0	0	-
	2008	2	0	0	0	0	0	-
	2009	1	0	0	0	0	0	-
2010			4,571	3,996	409	409	2	10.2%
	1997	14	0	0	0	0	0	-
	1998	13	3,369	3,295	409	409	1	12.4%
	1999	12	0	0	0	0	0	-
	2000	11	0	0	0	0	0	-
	2001	10	0	0	0	0	0	-
	2002	9	0	0	0	0	0	-
	2003	8	0	0	0	0	0	-
	2004	7	0	0	0	0	0	-
	2005	6	0	0	0	0	0	-
	2006	5	0	0	0	0	0	-
	2007	4	0	0	0	0	0	-
	2008	3	0	0	0	0	0	-
	2009	2	0	0	0	0	0	-
	2010	1	1,202	701	0	0	1	0.0%
2011			3,661	4,135	1,333	1,333	1	32.2%
	1997	15	0	0	0	0	0	-
	1998	14	3,460	3,433	1,168	1,168	1	34.0%
	1999	13	0	0	0	0	0	-
	2000	12	0	0	0	0	0	-
	2001	11	0	0	0	0	0	-
	2002	10	0	0	0	0	0	-
	2003	9	0	0	0	0	0	-
	2004	8	0	0	0	0	0	-
	2005	7	0	0	0	0	0	-
	2006	6	0	0	0	0	0	-
	2007	5	0	0	0	0	0	-
	2008	4	0	0	0	0	0	-
	2009	3	0	0	0	0	0	-
	2010	2	201	702	165	165	0	23.5%
	2011	1	0	0	0	0	0	-
2012			3,549	3,523	178	178	1	5.1%
	1997	16	0	0	0	0	0	-
	1998	15	3,549	3,523	178	178	1	5.1%
	1999	14	0	0	0	0	0	-
	2000	13	0	0	0	0	0	-
	2001	12	0	0	0	0	0	-
	2002	11	0	0	0	0	0	-
	2003	10	0	0	0	0	0	-
	2004	9	0	0	0	0	0	-

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District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2005	8	0	0	0	0	0	-
	2006	7	0	0	0	0	0	-
	2007	6	0	0	0	0	0	-
	2008	5	0	0	0	0	0	-
	2009	4	0	0	0	0	0	-
	2010	3	0	0	0	0	0	-
	2011	2	0	0	0	0	0	-
	2012	1	0	0	0	0	0	-
2013			3,616	3,596	196	199	1	5.5%
	1997	17	0	0	0	0	0	-
	1998	16	3,616	3,596	196	199	1	5.5%
	1999	15	0	0	0	0	0	-
	2000	14	0	0	0	0	0	-
	2001	13	0	0	0	0	0	-
	2002	12	0	0	0	0	0	-
	2003	11	0	0	0	0	0	-
	2004	10	0	0	0	0	0	-
	2005	9	0	0	0	0	0	-
	2006	8	0	0	0	0	0	-
	2007	7	0	0	0	0	0	-
	2008	6	0	0	0	0	0	-
	2009	5	0	0	0	0	0	-
	2010	4	0	0	0	0	0	-
	2011	3	0	0	0	0	0	-
	2012	2	0	0	0	0	0	-
	2013	1	0	0	0	0	0	-
Grand Total	All Years	All Durations	41,616	40,561	5,325	5,329	21	13.1%
		17	0	0	0	0	0	-
		16	3,616	3,596	196	199	1	5.5%
		15	3,549	3,523	178	178	1	5.1%
		14	3,460	3,433	1,168	1,168	1	34.0%
		13	3,369	3,295	409	409	1	12.4%
		12	3,115	2,970	316	316	1	10.7%
		11	2,181	2,617	434	434	1	16.6%
		10	2,464	2,324	276	276	1	11.9%
		9	2,208	2,113	155	155	1	7.3%
		8	2,073	2,045	425	425	1	20.8%
		7	1,850	1,674	0	0	1	0.0%
		6	1,492	1,340	106	106	1	7.9%
		5	1,327	1,238	133	133	1	10.7%
		4	1,134	1,052	145	145	1	13.7%
		3	2,091	2,180	334	334	1	15.3%
		2	3,253	3,537	644	644	2	18.2%
		1	4,434	3,623	406	406	5	11.2%

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District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
1997			0	0	0	0	0	-
	1997	1	0	0	0	0	0	-
1998			0	0	0	0	0	-
	1997	2	0	0	0	0	0	-
	1998	1	0	0	0	0	0	-
1999			1,114	697	0	0	1	0.0%
	1997	3	0	0	0	0	0	-
	1998	2	0	0	0	0	0	-
	1999	1	1,114	697	0	0	1	0.0%
2000			1,625	1,483	190	190	2	12.8%
	1997	4	0	0	0	0	0	-
	1998	3	0	0	0	0	0	-
	1999	2	1,057	1,057	124	124	1	11.7%
	2000	1	568	426	66	66	1	15.6%
2001			2,585	2,490	550	550	2	22.1%
	1997	5	0	0	0	0	0	-
	1998	4	0	0	0	0	0	-
	1999	3	1,304	1,233	0	0	1	0.0%
	2000	2	1,281	1,257	550	550	1	43.8%
	2001	1	0	0	0	0	0	-
2002			2,857	2,746	2,891	2,891	2	105.3%
	1997	6	0	0	0	0	0	-
	1998	5	0	0	0	0	0	-
	1999	4	1,415	1,332	218	218	1	16.4%
	2000	3	1,442	1,414	2,674	2,674	1	189.1%
	2001	2	0	0	0	0	0	-
	2002	1	0	0	0	0	0	-
2003			2,692	2,887	8,165	8,165	1	282.9%
	1997	7	0	0	0	0	0	-
	1998	6	0	0	0	0	0	-
	1999	5	1,526	1,526	2,027	2,027	1	132.8%
	2000	4	1,167	1,361	6,139	6,139	0	451.0%
	2001	3	0	0	0	0	0	-
	2002	2	0	0	0	0	0	-
	2003	1	0	0	0	0	0	-
2004			9,470	7,838	7,608	7,608	5	97.1%
	1997	8	0	0	0	0	0	-
	1998	7	0	0	0	0	0	-
	1999	6	1,716	1,573	115	115	1	7.3%
	2000	5	1,944	1,750	7,188	7,188	1	410.8%
	2001	4	0	0	0	0	0	-
	2002	3	0	0	0	0	0	-
	2003	2	2,680	1,831	163	163	1	8.9%
	2004	1	3,130	2,683	142	142	2	5.3%
2005			4,801	6,261	3,889	3,889	3	62.1%

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Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	1997	9	0	0	0	0	0	-
	1998	8	0	0	0	0	0	-
	1999	7	-953	-238	0	0	0	0.0%
	2000	6	1,850	1,772	3,197	3,197	1	180.4%
	2001	5	0	0	0	0	0	-
	2002	4	0	0	0	0	0	-
	2003	3	155	1,003	183	183	0	18.2%
	2004	2	3,750	3,725	508	508	2	13.6%
	2005	1	0	0	0	0	0	-
2006			5,963	5,956	4,159	4,159	3	69.8%
	1997	10	0	0	0	0	0	-
	1998	9	0	0	0	0	0	-
	1999	8	0	0	0	0	0	-
	2000	7	2,195	2,187	2,144	2,144	1	98.0%
	2001	6	0	0	0	0	0	-
	2002	5	0	0	0	0	0	-
	2003	4	0	0	0	0	0	-
	2004	3	3,768	3,769	2,015	2,015	2	53.5%
	2005	2	0	0	0	0	0	-
	2006	1	0	0	0	0	0	-
2007			8,330	7,548	8,219	8,219	4	108.9%
	1997	11	0	0	0	0	0	-
	1998	10	0	0	0	0	0	-
	1999	9	0	0	0	0	0	-
	2000	8	2,374	2,336	7,078	7,078	1	303.0%
	2001	7	0	0	0	0	0	-
	2002	6	0	0	0	0	0	-
	2003	5	0	0	0	0	0	-
	2004	4	4,096	4,049	407	407	2	10.0%
	2005	3	0	0	0	0	0	-
	2006	2	0	0	0	0	0	-
	2007	1	1,860	1,163	734	734	1	63.1%
2008			12,091	11,170	10,442	10,442	5	93.5%
	1997	12	0	0	0	0	0	-
	1998	11	0	0	0	0	0	-
	1999	10	0	0	0	0	0	-
	2000	9	2,685	2,644	6,784	6,784	1	256.6%
	2001	8	0	0	0	0	0	-
	2002	7	0	0	0	0	0	-
	2003	6	0	0	0	0	0	-
	2004	5	4,489	4,440	2,317	2,317	2	52.2%
	2005	4	0	0	0	0	0	-
	2006	3	0	0	0	0	0	-
	2007	2	4,917	4,087	1,340	1,340	2	32.8%
	2008	1	0	0	0	0	0	-
2009			11,987	11,836	8,460	8,460	5	71.5%
	1997	13	0	0	0	0	0	-
	1998	12	0	0	0	0	0	-
	1999	11	0	0	0	0	0	-

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District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2000	10	2,972	2,941	3,763	3,763	1	128.0%
	2001	9	0	0	0	0	0	-
	2002	8	0	0	0	0	0	-
	2003	7	0	0	0	0	0	-
	2004	6	4,764	4,732	2,330	2,330	2	49.2%
	2005	5	0	0	0	0	0	-
	2006	4	0	0	0	0	0	-
	2007	3	4,250	4,163	2,366	2,366	2	56.8%
	2008	2	0	0	0	0	0	-
	2009	1	0	0	0	0	0	-
2010			5,574	6,240	2,484	2,484	4	39.8%
	1997	14	0	0	0	0	0	-
	1998	13	0	0	0	0	0	-
	1999	12	0	0	0	0	0	-
	2000	11	0	390	1,543	1,543	0	395.7%
	2001	10	0	0	0	0	0	-
	2002	9	0	0	0	0	0	-
	2003	8	0	0	0	0	0	-
	2004	7	4,892	4,876	675	675	2	13.8%
	2005	6	0	0	0	0	0	-
	2006	5	0	0	0	0	0	-
	2007	4	-452	313	266	266	1	85.0%
	2008	3	0	0	0	0	0	-
	2009	2	0	0	0	0	0	-
	2010	1	1,134	662	0	0	1	0.0%
2011			9,767	8,457	3,256	3,256	4	38.5%
	1997	15	0	0	0	0	0	-
	1998	14	0	0	0	0	0	-
	1999	13	0	0	0	0	0	-
	2000	12	0	0	0	0	0	-
	2001	11	0	0	0	0	0	-
	2002	10	0	0	0	0	0	-
	2003	9	0	0	0	0	0	-
	2004	8	2,687	2,987	612	612	1	20.5%
	2005	7	0	0	0	0	0	-
	2006	6	0	0	0	0	0	-
	2007	5	2,432	2,309	2,452	2,452	1	106.2%
	2008	4	0	0	0	0	0	-
	2009	3	0	0	0	0	0	-
	2010	2	2,268	2,268	193	193	1	8.5%
	2011	1	2,380	893	0	0	1	0.0%
2012			10,264	10,031	1,151	1,151	4	11.5%
	1997	16	0	0	0	0	0	-
	1998	15	0	0	0	0	0	-
	1999	14	0	0	0	0	0	-
	2000	13	0	0	0	0	0	-
	2001	12	0	0	0	0	0	-
	2002	11	0	0	0	0	0	-
	2003	10	0	0	0	0	0	-
	2004	9	2,647	2,632	680	680	1	25.8%

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District of Columbia Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2005	8	0	0	0	0	0	-
	2006	7	0	0	0	0	0	-
	2007	6	2,649	2,609	307	307	1	11.7%
	2008	5	0	0	0	0	0	-
	2009	4	0	0	0	0	0	-
	2010	3	2,372	2,329	0	0	1	0.0%
	2011	2	2,596	2,461	164	164	1	6.7%
	2012	1	0	0	0	0	0	-
2013			10,593	10,557	2,109	2,145	4	20.3%
	1997	17	0	0	0	0	0	-
	1998	16	0	0	0	0	0	-
	1999	15	0	0	0	0	0	-
	2000	14	0	0	0	0	0	-
	2001	13	0	0	0	0	0	-
	2002	12	0	0	0	0	0	-
	2003	11	0	0	0	0	0	-
	2004	10	2,755	2,741	407	414	1	15.1%
	2005	9	0	0	0	0	0	-
	2006	8	0	0	0	0	0	-
	2007	7	2,632	2,685	323	328	1	12.2%
	2008	6	0	0	0	0	0	-
	2009	5	0	0	0	0	0	-
	2010	4	2,519	2,501	212	216	1	8.6%
	2011	3	2,687	2,630	1,167	1,187	1	45.1%
	2012	2	0	0	0	0	0	-
	2013	1	0	0	0	0	0	-
Grand Total	All Years	All Durations	99,713	96,195	63,572	63,608	49	66.1%
		17	0	0	0	0	0	-
		16	0	0	0	0	0	-
		15	0	0	0	0	0	-
		14	0	0	0	0	0	-
		13	0	0	0	0	0	-
		12	0	0	0	0	0	-
		11	0	390	1,543	1,543	0	395.7%
		10	5,727	5,682	4,170	4,177	2	73.5%
		9	5,332	5,276	7,464	7,464	2	141.5%
		8	5,060	5,322	7,689	7,689	2	144.5%
		7	8,765	9,509	3,141	3,147	4	33.1%
		6	10,979	10,686	5,949	5,949	5	55.7%
		5	10,391	10,025	13,984	13,984	5	139.5%
		4	8,744	9,555	7,241	7,245	5	75.8%
		3	15,978	16,541	8,404	8,424	8	50.9%
		2	18,549	16,686	3,043	3,043	9	18.2%
		1	10,188	6,523	942	942	7	14.4%

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Countrywide Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
1993			3,390	1,701	1,969	1,969	7	115.8%
	1993	1	3,390	1,701	1,969	1,969	7	115.8%
1994			7,513	6,132	3,970	3,970	12	64.8%
	1993	2	4,231	4,347	1,693	1,693	6	39.0%
	1994	1	3,282	1,785	2,277	2,277	6	127.5%
1995			12,508	10,732	3,518	3,518	18	32.8%
	1993	3	2,696	3,101	217	217	4	7.0%
	1994	2	3,321	3,416	2,801	2,801	5	82.0%
	1995	1	6,491	4,216	500	500	9	11.9%
1996			16,885	15,406	7,900	7,900	16	51.3%
	1993	4	1,059	2,197	974	974	1	44.3%
	1994	3	3,141	3,164	2,650	2,650	4	83.8%
	1995	2	5,115	5,835	3,663	3,663	5	62.8%
	1996	1	7,570	4,209	613	613	6	14.6%
1997			137,631	60,223	26,983	26,983	217	44.8%
	1993	5	748	748	147	147	1	19.7%
	1994	4	3,097	3,104	2,044	2,044	4	65.9%
	1995	3	3,377	3,654	267	267	4	7.3%
	1996	2	5,621	5,894	8,089	8,089	6	137.2%
	1997	1	124,788	46,823	16,436	16,436	202	35.1%
1998			567,483	399,750	222,916	222,916	715	55.8%
	1993	6	935	927	172	172	1	18.5%
	1994	5	2,343	2,694	1,083	1,083	3	40.2%
	1995	4	3,010	3,041	467	467	3	15.3%
	1996	3	1,956	3,515	7,691	7,691	4	218.8%
	1997	2	135,456	151,349	100,115	100,115	171	66.1%
	1998	1	423,782	238,224	113,389	113,389	533	47.6%
1999			932,605	775,904	488,009	488,009	1,200	62.9%
	1993	7	229	268	0	0	0	0.0%
	1994	6	2,099	2,221	498	498	2	22.4%
	1995	5	2,644	2,644	456	456	3	17.3%
	1996	4	3,025	3,033	2,271	2,271	3	74.9%
	1997	3	116,340	124,980	80,039	80,039	143	64.0%
	1998	2	354,593	383,022	257,730	257,730	445	67.3%
	1999	1	453,675	259,735	147,015	147,015	604	56.6%
2000			1,312,971	1,267,432	948,776	948,776	1,909	74.9%
	1993	8	0	0	0	0	0	-
	1994	7	1,999	1,917	905	905	2	47.2%
	1995	6	1,741	2,845	624	624	3	21.9%
	1996	5	2,245	2,398	5,442	5,442	2	227.0%
	1997	4	100,777	110,946	73,672	73,672	126	66.4%
	1998	3	279,670	334,279	242,412	242,412	392	72.5%
	1999	2	370,553	439,518	324,822	324,822	531	73.9%
	2000	1	555,986	375,529	300,899	300,899	853	80.1%
2001			2,469,519	2,303,409	1,915,963	1,915,963	2,904	83.2%

Countrywide Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	1993	9	0	0	0	0	0	-
	1994	8	2,339	2,199	3,123	3,123	2	142.0%
	1995	7	3,270	3,219	56	56	3	1.7%
	1996	6	1,167	1,325	2,888	2,888	1	218.0%
	1997	5	105,550	106,525	81,819	81,819	110	76.8%
	1998	4	290,964	308,638	230,272	230,272	325	74.6%
	1999	3	391,304	417,080	292,476	292,476	454	70.1%
	2000	2	625,563	666,252	527,996	527,996	700	79.2%
	2001	1	1,049,362	798,171	777,334	777,334	1,309	97.4%
2002			3,817,723	3,494,941	3,049,151	3,049,151	3,739	87.2%
	1993	10	0	0	0	0	0	-
	1994	9	2,727	2,567	1,252	1,252	2	48.8%
	1995	8	3,751	3,697	411	411	3	11.1%
	1996	7	1,276	1,183	3,067	3,067	1	259.3%
	1997	6	107,657	105,015	61,752	61,752	95	58.8%
	1998	5	298,069	298,816	142,667	142,667	280	47.7%
	1999	4	401,289	403,628	275,637	275,637	382	68.3%
	2000	3	630,857	632,008	458,139	458,139	594	72.5%
	2001	2	1,207,555	1,212,993	1,132,669	1,132,669	1,085	93.4%
	2002	1	1,164,542	835,033	973,556	973,556	1,297	116.6%
2003			4,931,255	4,701,822	4,632,803	4,632,803	4,206	98.5%
	1993	11	0	0	0	0	0	-
	1994	10	2,798	2,745	1,243	1,243	2	45.3%
	1995	9	2,636	2,830	1,796	1,796	2	63.5%
	1996	8	1,276	1,276	1,685	1,685	1	132.1%
	1997	7	106,576	105,448	52,776	52,776	81	50.0%
	1998	6	302,973	300,069	135,122	135,122	254	45.0%
	1999	5	380,943	385,461	250,875	250,875	330	65.1%
	2000	4	605,116	612,835	534,607	534,607	520	87.2%
	2001	3	1,130,029	1,142,561	934,948	934,948	924	81.8%
	2002	2	1,346,751	1,373,515	1,586,368	1,586,368	1,081	115.5%
	2003	1	1,052,157	775,084	1,133,382	1,133,382	1,011	146.2%
2004			5,863,726	5,690,531	6,453,134	6,453,134	4,417	113.4%
	1993	12	0	0	0	0	0	-
	1994	11	2,986	2,933	3,018	3,018	2	102.9%
	1995	10	2,766	2,746	4,746	4,746	2	172.8%
	1996	9	1,567	1,368	4,529	4,529	1	331.1%
	1997	8	98,381	101,104	61,242	61,242	69	60.6%
	1998	7	308,620	308,085	135,008	135,008	225	43.8%
	1999	6	372,245	372,673	272,241	272,241	285	73.1%
	2000	5	603,097	605,601	493,311	493,311	461	81.5%
	2001	4	1,069,687	1,088,548	872,995	872,995	776	80.2%
	2002	3	1,237,397	1,277,454	1,361,383	1,361,383	894	106.6%
	2003	2	1,195,566	1,225,271	1,868,790	1,868,790	812	152.5%
	2004	1	971,413	704,748	1,375,871	1,375,871	890	195.2%
2005			6,328,412	6,266,089	8,592,129	8,592,129	4,375	137.1%
	1993	13	0	0	0	0	0	-
	1994	12	2,995	2,998	1,084	1,084	2	36.2%
	1995	11	2,804	2,799	730	730	2	26.1%

Countrywide Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	1996	10	1,479	1,576	9,423	9,423	1	598.1%
	1997	9	91,589	95,133	54,661	54,661	60	57.5%
	1998	8	290,614	295,757	144,244	144,244	203	48.8%
	1999	7	351,973	359,674	235,798	235,798	244	65.6%
	2000	6	554,853	569,327	446,377	446,377	389	78.4%
	2001	5	974,349	992,611	790,632	790,632	645	79.7%
	2002	4	1,071,933	1,108,928	1,222,271	1,222,271	715	110.2%
	2003	3	1,019,779	1,049,125	1,407,163	1,407,163	662	134.1%
	2004	2	1,104,575	1,150,718	2,663,082	2,663,082	711	231.4%
	2005	1	861,468	637,444	1,616,664	1,616,664	741	253.6%
2006			7,021,046	6,870,395	10,813,715	10,813,715	4,088	157.4%
	1993	14	0	0	0	0	0	-
	1994	13	3,215	3,085	2,628	2,628	2	85.2%
	1995	12	3,126	3,099	3,831	3,831	2	123.6%
	1996	11	1,647	1,570	6,611	6,611	1	421.1%
	1997	10	73,920	77,063	38,168	38,168	50	49.5%
	1998	9	270,966	271,681	163,197	163,197	175	60.1%
	1999	8	307,427	312,127	204,274	204,274	203	65.4%
	2000	7	484,464	498,239	323,519	323,519	311	64.9%
	2001	6	881,235	893,648	804,152	804,152	503	90.0%
	2002	5	957,506	973,767	960,383	960,383	562	98.6%
	2003	4	899,509	917,687	1,628,452	1,628,452	498	177.5%
	2004	3	998,568	1,009,742	2,086,176	2,086,176	558	206.6%
	2005	2	1,151,310	1,156,049	2,876,370	2,876,370	573	248.8%
	2006	1	988,151	752,639	1,715,953	1,715,953	650	228.0%
2007			8,194,668	8,048,761	11,643,654	11,643,654	3,803	144.7%
	1993	15	0	0	0	0	0	-
	1994	14	1,098	1,657	1,400	1,400	1	84.4%
	1995	13	3,560	3,524	1,924	1,924	2	54.6%
	1996	12	-807	-42	0	0	0	0.0%
	1997	11	68,770	73,497	34,500	34,500	43	46.9%
	1998	10	254,771	259,019	157,462	157,462	151	60.8%
	1999	9	282,961	289,725	152,107	152,107	171	52.5%
	2000	8	433,557	451,799	264,602	264,602	251	58.6%
	2001	7	827,771	830,137	579,665	579,665	419	69.8%
	2002	6	829,966	854,486	1,044,447	1,044,447	441	122.2%
	2003	5	793,895	822,799	922,778	922,778	372	112.2%
	2004	4	1,002,412	1,015,913	1,858,441	1,858,441	432	182.9%
	2005	3	1,111,417	1,129,663	2,022,081	2,022,081	430	179.0%
	2006	2	1,365,122	1,352,463	2,689,428	2,689,428	523	198.9%
	2007	1	1,220,173	964,121	1,914,820	1,914,820	567	198.6%
2008			9,460,942	9,385,140	12,082,425	12,082,425	3,305	128.7%
	1993	16	0	0	0	0	0	-
	1994	15	1,828	1,790	12	12	1	0.7%
	1995	14	3,730	3,716	1,306	1,306	2	35.1%
	1996	13	0	0	0	0	0	-
	1997	12	63,589	66,982	39,126	39,126	37	58.4%
	1998	11	242,242	248,255	114,363	114,363	133	46.1%
	1999	10	253,240	262,477	121,645	121,645	144	46.3%
	2000	9	375,931	384,689	244,067	244,067	211	63.4%

Countrywide Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2001	8	706,381	740,248	486,754	486,754	323	65.8%
	2002	7	689,365	728,098	556,592	556,592	338	76.4%
	2003	6	755,307	763,923	682,641	682,641	294	89.4%
	2004	5	906,922	946,750	1,760,421	1,760,421	323	185.9%
	2005	4	1,164,164	1,164,180	1,665,521	1,665,521	330	143.1%
	2006	3	1,450,520	1,452,947	2,066,948	2,066,948	392	142.3%
	2007	2	1,879,115	1,842,679	3,224,333	3,224,333	436	175.0%
	2008	1	968,608	778,406	1,118,698	1,118,698	341	143.7%
2009			9,267,615	9,346,391	11,005,243	11,005,243	3,007	117.7%
	1993	17	0	0	0	0	0	-
	1994	16	1,915	1,875	29	29	1	1.6%
	1995	15	3,917	3,902	2,475	2,475	2	63.4%
	1996	14	0	0	0	0	0	-
	1997	13	63,686	64,323	66,322	66,322	35	103.1%
	1998	12	198,992	211,824	106,894	106,894	111	50.5%
	1999	11	232,965	235,432	133,495	133,495	128	56.7%
	2000	10	331,294	339,538	236,908	236,908	187	69.8%
	2001	9	589,090	616,322	408,765	408,765	272	66.3%
	2002	8	586,137	606,349	428,669	428,669	281	70.7%
	2003	7	654,320	676,453	561,655	561,655	244	83.0%
	2004	6	820,273	828,658	1,730,546	1,730,546	267	208.8%
	2005	5	998,446	1,044,109	1,274,029	1,274,029	260	122.0%
	2006	4	1,307,903	1,345,720	1,748,567	1,748,567	311	129.9%
	2007	3	1,751,723	1,783,945	2,314,447	2,314,447	349	129.7%
	2008	2	1,075,620	1,101,641	1,432,804	1,432,804	273	130.1%
	2009	1	651,334	486,299	559,637	559,637	286	115.1%
2010			9,166,121	9,236,861	10,057,765	10,057,765	2,717	108.9%
	1993	18	0	0	0	0	0	-
	1994	17	1,995	1,958	621	621	1	31.7%
	1995	16	2,756	2,829	1,526	1,526	1	53.9%
	1996	15	0	0	0	0	0	-
	1997	14	56,633	59,660	40,363	40,363	31	67.7%
	1998	13	182,363	188,005	97,071	97,071	99	51.6%
	1999	12	216,410	221,262	121,577	121,577	115	54.9%
	2000	11	319,566	323,019	211,771	211,771	165	65.6%
	2001	10	498,717	519,362	323,693	323,693	221	62.3%
	2002	9	511,321	530,813	425,456	425,456	231	80.2%
	2003	8	582,214	606,075	482,923	482,923	206	79.7%
	2004	7	755,646	769,529	1,283,282	1,283,282	229	166.8%
	2005	6	873,077	900,338	1,033,449	1,033,449	212	114.8%
	2006	5	1,140,205	1,159,348	1,329,958	1,329,958	256	114.7%
	2007	4	1,608,558	1,640,194	1,861,872	1,861,872	279	113.5%
	2008	3	1,025,045	1,033,759	1,198,627	1,198,627	231	115.9%
	2009	2	746,643	793,104	1,156,265	1,156,265	192	145.8%
	2010	1	644,972	487,605	489,311	489,311	248	100.3%
2011			6,435,449	6,952,912	7,280,390	7,280,390	2,227	104.7%
	1993	19	0	0	0	0	0	-
	1994	18	1,911	1,950	48	48	1	2.4%
	1995	17	1,937	1,948	324	324	1	16.6%
	1996	16	0	0	0	0	0	-

Countrywide Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	1997	15	45,679	47,132	24,524	24,524	26	52.0%
	1998	14	153,521	159,594	93,653	93,653	85	58.7%
	1999	13	183,094	191,544	94,249	94,249	98	49.2%
	2000	12	286,057	292,128	156,528	156,528	143	53.6%
	2001	11	422,388	440,913	272,633	272,633	194	61.8%
	2002	10	412,611	433,361	300,189	300,189	201	69.3%
	2003	9	442,970	471,528	337,770	337,770	168	71.6%
	2004	8	595,340	627,880	1,421,918	1,421,918	192	226.5%
	2005	7	514,904	570,566	590,166	590,166	154	103.4%
	2006	6	744,409	817,781	796,398	796,398	181	97.4%
	2007	5	763,841	914,886	1,029,940	1,029,940	141	112.6%
	2008	4	550,461	625,270	678,394	678,394	157	108.5%
	2009	3	447,329	497,359	657,022	657,022	137	132.1%
	2010	2	578,880	653,160	612,796	612,796	165	93.8%
	2011	1	290,117	205,911	213,839	213,839	183	103.9%
2012			4,593,309	4,704,317	3,855,109	3,855,193	2,059	82.0%
	1993	20	0	0	0	0	0	-
	1994	19	1,934	1,923	609	609	1	31.7%
	1995	18	1,402	1,608	1,322	1,322	0	82.2%
	1996	17	0	0	0	0	0	-
	1997	16	41,922	42,168	24,957	24,957	23	59.2%
	1998	15	142,410	145,758	88,045	88,047	70	60.4%
	1999	14	178,526	179,494	84,461	84,463	90	47.1%
	2000	13	247,702	254,977	154,816	154,819	128	60.7%
	2001	12	372,821	378,736	186,616	186,620	174	49.3%
	2002	11	368,207	377,182	248,775	248,780	179	66.0%
	2003	10	362,517	366,953	226,749	226,754	150	61.8%
	2004	9	387,345	411,307	655,436	655,450	154	159.4%
	2005	8	333,727	347,466	340,546	340,553	124	98.0%
	2006	7	407,629	436,898	298,951	298,957	151	68.4%
	2007	6	330,381	349,965	337,345	337,353	113	96.4%
	2008	5	343,987	359,874	297,583	297,590	131	82.7%
	2009	4	273,795	284,396	217,017	217,022	114	76.3%
	2010	3	303,384	324,783	303,760	303,766	132	93.5%
	2011	2	272,790	292,194	283,286	283,292	143	97.0%
	2012	1	222,832	148,635	104,835	104,837	182	70.5%
2013			4,127,462	4,210,671	3,117,361	3,170,438	1,931	75.3%
	1993	21	0	0	0	0	0	-
	1994	20	1,945	1,940	279	284	1	14.6%
	1995	19	0	37	0	0	0	0.0%
	1996	18	0	0	0	0	0	-
	1997	17	37,900	38,764	18,340	18,652	21	48.1%
	1998	16	110,335	115,511	51,473	52,350	62	45.3%
	1999	15	150,225	157,073	70,232	71,427	74	45.5%
	2000	14	189,065	203,881	113,718	115,655	100	56.7%
	2001	13	341,005	349,446	170,860	173,769	159	49.7%
	2002	12	321,521	331,604	233,132	237,102	152	71.5%
	2003	11	306,377	316,654	225,069	228,901	130	72.3%
	2004	10	294,771	307,045	297,037	302,095	138	98.4%
	2005	9	279,585	283,208	250,081	254,339	113	89.8%
	2006	8	335,415	351,731	309,180	314,444	132	89.4%

State Farm Mutual Automobile Insurance Company
Policy Form 97037 Series
All issue dates
All policyholder ages

Countrywide Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2007	7	300,251	303,936	268,130	272,695	103	89.7%
	2008	6	303,676	310,844	237,030	241,065	115	77.6%
	2009	5	226,005	237,430	145,817	148,300	96	62.5%
	2010	4	260,812	269,810	251,483	255,765	114	94.8%
	2011	3	225,307	236,405	180,348	183,418	122	77.6%
	2012	2	242,899	257,569	152,373	154,967	140	60.2%
	2013	1	200,367	137,784	142,779	145,210	159	105.4%
Grand Total	All Years	All Durations	84,668,231	83,749,519	96,202,881	96,256,043	46,872	114.9%
		21	0	0	0	0	0	-
		20	1,945	1,940	279	284	1	14.6%
		19	1,934	1,960	609	609	1	31.1%
		18	3,313	3,558	1,370	1,370	1	38.5%
		17	41,833	42,670	19,285	19,597	23	45.9%
		16	156,929	162,383	77,985	78,862	87	48.6%
		15	344,059	355,655	185,288	186,486	173	52.4%
		14	582,573	608,004	334,901	336,839	309	55.4%
		13	1,024,625	1,054,903	587,870	590,783	523	56.0%
		12	1,464,705	1,508,590	848,789	852,763	736	56.5%
		11	1,967,952	2,022,253	1,250,964	1,254,802	977	62.0%
		10	2,488,884	2,571,885	1,717,263	1,722,325	1,247	67.0%
		9	3,238,690	3,361,171	2,699,117	2,703,389	1,560	80.4%
		8	4,276,559	4,447,708	4,149,571	4,154,843	1,990	93.4%
		7	5,408,293	5,593,648	4,889,569	4,894,140	2,505	87.5%
		6	6,881,995	7,074,046	7,585,681	7,589,724	3,156	107.3%
		5	8,500,794	8,856,460	9,487,342	9,489,831	3,976	107.2%
		4	10,617,572	10,908,066	13,124,955	13,129,242	5,090	120.4%
		3	12,129,840	12,459,524	15,616,792	15,619,870	6,430	125.4%
		2	13,671,279	14,070,991	20,905,474	20,908,074	8,003	148.6%
		1	11,864,458	8,644,103	12,719,778	12,722,211	10,084	147.2%

State Farm Mutual Automobile Insurance Company
Policy Form 97038 Series
All issue dates
All policyholder ages

Countrywide Experience - Valuation Date December 31, 2013

Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
1993			91,681	33,420	17,196	17,196	115	51.5%
	1993	1	91,681	33,420	17,196	17,196	115	51.5%
1994			308,445	224,190	138,122	138,122	308	61.6%
	1993	2	103,411	111,044	72,812	72,812	99	65.6%
	1994	1	205,033	113,146	65,310	65,310	209	57.7%
1995			491,022	440,055	236,830	236,830	423	53.8%
	1993	3	98,054	103,381	59,729	59,729	88	57.8%
	1994	2	219,831	229,206	137,487	137,487	177	60.0%
	1995	1	173,136	107,467	39,614	39,614	158	36.9%
1996			612,923	562,210	351,453	351,453	434	62.5%
	1993	4	107,007	104,716	56,503	56,503	77	54.0%
	1994	3	216,103	213,789	137,411	137,411	144	64.3%
	1995	2	174,843	178,218	107,463	107,463	125	60.3%
	1996	1	114,971	65,487	50,076	50,076	88	76.5%
1997			1,626,577	958,909	534,346	534,346	1,617	55.7%
	1993	5	90,813	96,815	70,545	70,545	68	72.9%
	1994	4	183,600	195,327	126,967	126,967	126	65.0%
	1995	3	139,797	154,717	73,275	73,275	104	47.4%
	1996	2	102,541	110,192	80,383	80,383	77	72.9%
	1997	1	1,109,826	401,858	183,175	183,175	1,242	45.6%
1998			8,145,306	5,247,689	3,032,908	3,032,908	7,094	57.8%
	1993	6	86,280	87,677	54,216	54,216	61	61.8%
	1994	5	159,316	167,673	110,468	110,468	115	65.9%
	1995	4	122,967	129,260	72,194	72,194	93	55.9%
	1996	3	90,857	94,206	33,796	33,796	68	35.9%
	1997	2	1,352,061	1,392,472	797,717	797,717	1,163	57.3%
	1998	1	6,333,825	3,376,402	1,964,517	1,964,517	5,594	58.2%
1999			16,508,057	12,623,795	8,804,817	8,804,817	14,347	69.7%
	1993	7	78,828	81,764	62,250	62,250	50	76.1%
	1994	6	155,123	158,514	92,740	92,740	103	58.5%
	1995	5	123,987	124,481	78,505	78,505	89	63.1%
	1996	4	82,851	87,468	58,766	58,766	63	67.2%
	1997	3	1,246,488	1,279,160	750,298	750,298	1,071	58.7%
	1998	2	5,985,067	6,186,727	4,592,086	4,592,086	5,171	74.2%
	1999	1	8,835,712	4,705,681	3,170,173	3,170,173	7,800	67.4%
2000			25,586,229	23,648,196	18,326,822	18,326,822	26,075	77.5%
	1993	8	66,490	75,501	54,335	54,335	47	72.0%
	1994	7	143,600	156,397	82,000	82,000	94	52.4%
	1995	6	117,782	123,994	90,676	90,676	83	73.1%
	1996	5	76,746	82,778	83,119	83,119	60	100.4%
	1997	4	1,110,992	1,228,321	858,646	858,646	1,016	69.9%
	1998	3	5,063,192	5,825,046	4,563,861	4,563,861	4,817	78.3%
	1999	2	7,289,694	8,492,692	6,757,197	6,757,197	7,280	79.6%
	2000	1	11,717,734	7,663,467	5,836,989	5,836,989	12,678	76.2%
2001			54,023,116	50,227,858	40,569,432	40,569,432	45,271	80.8%

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	1993	9	74,840	74,892	42,890	42,890	39	57.3%
	1994	8	165,559	161,398	104,356	104,356	92	64.7%
	1995	7	130,189	134,692	113,146	113,146	73	84.0%
	1996	6	86,017	83,374	77,973	77,973	54	93.5%
	1997	5	1,218,241	1,222,326	894,921	894,921	912	73.2%
	1998	4	5,715,812	5,815,237	4,899,735	4,899,735	4,371	84.3%
	1999	3	7,953,681	8,378,022	6,718,380	6,718,380	6,524	80.2%
	2000	2	14,035,186	14,870,033	11,736,534	11,736,534	11,397	78.9%
	2001	1	24,643,590	19,487,885	15,981,495	15,981,495	21,809	82.0%
2002			82,447,424	76,465,560	56,106,494	56,106,494	56,681	73.4%
	1993	10	73,818	71,557	42,924	42,924	33	60.0%
	1994	9	168,801	167,875	89,731	89,731	76	53.5%
	1995	8	134,583	134,213	112,343	112,343	61	83.7%
	1996	7	92,342	91,800	61,574	61,574	46	67.1%
	1997	6	1,318,361	1,282,145	803,760	803,760	840	62.7%
	1998	5	6,194,538	6,098,920	4,276,676	4,276,676	3,973	70.1%
	1999	4	8,801,792	8,686,261	6,331,276	6,331,276	5,879	72.9%
	2000	3	15,025,712	14,953,149	10,750,240	10,750,240	9,921	71.9%
	2001	2	29,618,365	29,393,682	22,228,229	22,228,229	19,292	75.6%
	2002	1	21,019,113	15,585,957	11,409,742	11,409,742	16,560	73.2%
2003			99,628,124	96,363,723	69,398,766	69,398,766	60,727	72.0%
	1993	11	62,236	65,377	27,536	27,536	26	42.1%
	1994	10	165,889	166,781	94,227	94,227	69	56.5%
	1995	9	128,120	129,336	87,027	87,027	56	67.3%
	1996	8	95,838	94,983	65,311	65,311	42	68.8%
	1997	7	1,417,340	1,389,730	858,605	858,605	763	61.8%
	1998	6	6,377,108	6,342,552	4,290,817	4,290,817	3,594	67.7%
	1999	5	8,828,465	8,842,468	6,248,287	6,248,287	5,308	70.7%
	2000	4	14,688,786	14,822,501	10,889,502	10,889,502	8,740	73.5%
	2001	3	28,968,678	29,215,898	21,252,436	21,252,436	16,834	72.7%
	2002	2	24,587,994	24,761,022	17,800,766	17,800,766	14,614	71.9%
	2003	1	14,307,670	10,533,075	7,784,252	7,784,252	10,681	73.9%
2004			107,379,402	106,068,710	76,989,247	76,989,247	58,067	72.6%
	1993	12	59,395	62,771	30,173	30,173	21	48.1%
	1994	11	143,808	152,744	110,412	110,412	52	72.3%
	1995	10	128,025	127,293	106,854	106,854	53	83.9%
	1996	9	87,289	90,027	38,809	38,809	36	43.1%
	1997	8	1,392,563	1,409,484	847,506	847,506	697	60.1%
	1998	7	6,426,184	6,458,316	4,193,703	4,193,703	3,187	64.9%
	1999	6	8,849,676	8,863,629	6,463,176	6,463,176	4,678	72.9%
	2000	5	14,126,014	14,346,547	10,368,522	10,368,522	7,543	72.3%
	2001	4	27,896,521	28,162,751	20,051,253	20,051,253	14,257	71.2%
	2002	3	23,356,288	23,696,830	17,821,144	17,821,144	12,357	75.2%
	2003	2	16,532,597	16,761,092	12,460,618	12,460,618	9,189	74.3%
	2004	1	8,381,043	5,937,227	4,497,076	4,497,076	5,997	75.7%
2005			106,575,791	106,882,643	76,689,700	76,689,700	53,336	71.8%
	1993	13	44,773	50,378	28,777	28,777	17	57.1%
	1994	12	116,323	125,723	101,633	101,633	43	80.8%
	1995	11	113,887	118,025	136,757	136,757	46	115.9%

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	1996	10	83,855	84,454	63,124	63,124	36	74.7%
	1997	9	1,317,379	1,352,396	901,169	901,169	635	66.6%
	1998	8	5,912,369	6,069,381	4,117,205	4,117,205	2,798	67.8%
	1999	7	8,423,510	8,595,661	6,183,068	6,183,068	4,058	71.9%
	2000	6	13,091,953	13,405,976	10,033,868	10,033,868	6,360	74.8%
	2001	5	25,409,981	25,896,279	18,329,273	18,329,273	11,875	70.8%
	2002	4	21,186,469	21,641,325	15,680,081	15,680,081	10,289	72.5%
	2003	3	15,269,962	15,569,040	11,105,492	11,105,492	7,843	71.3%
	2004	2	9,729,731	9,903,883	7,011,314	7,011,314	5,211	70.8%
	2005	1	5,875,600	4,070,122	2,997,940	2,997,940	4,125	73.7%
2006			102,889,080	103,111,357	74,595,600	74,595,600	47,396	72.3%
	1993	14	41,786	43,024	20,724	20,724	15	48.2%
	1994	13	105,007	109,741	99,346	99,346	38	90.5%
	1995	12	98,801	103,762	93,346	93,346	35	90.0%
	1996	11	80,451	81,407	33,471	33,471	33	41.1%
	1997	10	1,243,392	1,251,050	899,393	899,393	569	71.9%
	1998	9	5,477,681	5,556,745	3,621,676	3,621,676	2,395	65.2%
	1999	8	7,645,668	7,794,532	5,689,529	5,689,529	3,408	73.0%
	2000	7	11,726,397	11,989,354	8,223,455	8,223,455	5,212	68.6%
	2001	6	22,598,849	22,970,022	16,634,611	16,634,611	9,611	72.4%
	2002	5	19,039,984	19,385,020	14,274,067	14,274,067	8,522	73.6%
	2003	4	13,808,134	14,045,467	10,228,711	10,228,711	6,458	72.8%
	2004	3	8,900,630	9,026,033	6,403,742	6,403,742	4,389	70.9%
	2005	2	7,003,908	7,044,193	5,317,138	5,317,138	3,542	75.5%
	2006	1	5,118,393	3,711,008	3,056,390	3,056,390	3,169	82.4%
2007			98,691,631	99,303,432	70,562,916	70,562,916	41,736	71.1%
	1993	15	39,976	40,371	16,628	16,628	14	41.2%
	1994	14	99,437	100,905	103,565	103,565	31	102.6%
	1995	13	93,206	92,922	68,392	68,392	31	73.6%
	1996	12	81,645	81,754	33,154	33,154	30	40.6%
	1997	11	1,199,966	1,219,097	737,018	737,018	500	60.5%
	1998	10	5,192,410	5,254,130	3,588,188	3,588,188	2,092	68.3%
	1999	9	7,157,570	7,273,952	5,122,135	5,122,135	2,941	70.4%
	2000	8	10,930,312	11,087,278	7,664,805	7,664,805	4,444	69.1%
	2001	7	20,585,596	20,847,793	14,337,843	14,337,843	8,010	68.8%
	2002	6	17,449,574	17,707,904	12,431,740	12,431,740	7,115	70.2%
	2003	5	12,738,373	12,929,986	9,175,261	9,175,261	5,488	71.0%
	2004	4	8,245,913	8,394,103	6,006,434	6,006,434	3,750	71.6%
	2005	3	6,545,981	6,618,106	4,726,868	4,726,868	3,060	71.4%
	2006	2	5,802,256	5,857,724	4,898,634	4,898,634	2,718	83.6%
	2007	1	2,529,417	1,797,407	1,652,251	1,652,251	1,512	91.9%
2008			91,728,521	93,372,266	65,741,316	65,741,316	37,413	70.4%
	1993	16	32,375	34,253	15,654	15,654	10	45.7%
	1994	15	82,346	86,510	81,997	81,997	26	94.8%
	1995	14	81,699	84,108	68,045	68,045	26	80.9%
	1996	13	81,409	81,564	23,462	23,462	27	28.8%
	1997	12	1,125,060	1,158,641	796,559	796,559	443	68.7%
	1998	11	4,805,668	4,912,124	3,378,627	3,378,627	1,851	68.8%
	1999	10	6,549,000	6,707,369	4,676,627	4,676,627	2,587	69.7%
	2000	9	9,875,770	10,151,468	6,881,627	6,881,627	3,872	67.8%

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	2001	8	18,288,714	18,730,650	13,391,564	13,391,564	6,892	71.5%
	2002	7	15,842,133	16,210,029	11,345,708	11,345,708	6,216	70.0%
	2003	6	11,493,968	11,771,664	8,038,430	8,038,430	4,734	68.3%
	2004	5	7,395,477	7,613,977	5,467,189	5,467,189	3,225	71.8%
	2005	4	6,009,323	6,141,340	4,128,259	4,128,259	2,684	67.2%
	2006	3	5,182,331	5,323,522	3,811,123	3,811,123	2,343	71.6%
	2007	2	2,819,695	2,893,793	2,167,914	2,167,914	1,318	74.9%
	2008	1	2,063,554	1,471,255	1,468,531	1,468,531	1,159	99.8%
2009			86,193,958	87,219,353	62,750,883	62,750,883	34,408	71.9%
	1993	17	32,905	32,556	9,771	9,771	10	30.0%
	1994	16	72,701	75,573	51,368	51,368	22	68.0%
	1995	15	70,560	75,670	41,583	41,583	21	55.0%
	1996	14	67,164	73,716	34,516	34,516	22	46.8%
	1997	13	1,075,418	1,091,887	740,901	740,901	405	67.9%
	1998	12	4,434,764	4,528,599	3,116,873	3,116,873	1,643	68.8%
	1999	11	5,985,118	6,115,098	4,290,011	4,290,011	2,272	70.2%
	2000	10	8,985,561	9,187,126	6,365,239	6,365,239	3,420	69.3%
	2001	9	16,304,377	16,649,244	11,501,057	11,501,057	5,983	69.1%
	2002	8	14,315,801	14,618,569	10,423,894	10,423,894	5,481	71.3%
	2003	7	10,567,637	10,750,874	7,574,194	7,574,194	4,177	70.5%
	2004	6	6,858,458	6,987,059	4,686,752	4,686,752	2,853	67.1%
	2005	5	5,536,908	5,675,491	4,047,214	4,047,214	2,382	71.3%
	2006	4	4,782,493	4,871,879	3,645,323	3,645,323	2,085	74.8%
	2007	3	2,590,979	2,640,130	1,901,813	1,901,813	1,160	72.0%
	2008	2	2,287,848	2,351,689	1,973,216	1,973,216	1,023	83.9%
	2009	1	2,225,267	1,494,192	2,347,156	2,347,156	1,449	157.1%
2010			85,115,386	85,880,939	67,625,115	67,625,115	31,506	78.7%
	1993	18	30,218	30,845	9,064	9,064	9	29.4%
	1994	17	68,858	69,810	40,801	40,801	21	58.4%
	1995	16	62,073	62,212	31,394	31,394	18	50.5%
	1996	15	67,618	67,916	25,172	25,172	21	37.1%
	1997	14	997,527	1,021,905	668,619	668,619	357	65.4%
	1998	13	4,048,322	4,163,960	2,987,427	2,987,427	1,463	71.7%
	1999	12	5,520,233	5,645,215	3,986,560	3,986,560	2,017	70.6%
	2000	11	8,232,607	8,438,484	5,821,934	5,821,934	3,017	69.0%
	2001	10	14,695,153	15,004,177	10,806,154	10,806,154	5,246	72.0%
	2002	9	13,262,844	13,503,829	9,844,095	9,844,095	4,882	72.9%
	2003	8	9,740,483	9,940,702	7,223,814	7,223,814	3,735	72.7%
	2004	7	6,479,948	6,578,174	4,420,428	4,420,428	2,580	67.2%
	2005	6	5,183,094	5,271,747	3,763,103	3,763,103	2,146	71.4%
	2006	5	4,506,647	4,571,007	3,206,561	3,206,561	1,874	70.1%
	2007	4	2,480,390	2,504,357	1,881,630	1,881,630	1,054	75.1%
	2008	3	2,166,180	2,201,410	1,817,236	1,817,236	917	82.5%
	2009	2	4,846,574	4,740,773	8,075,801	8,075,801	1,179	170.3%
	2010	1	2,726,618	2,064,416	3,015,324	3,015,324	970	146.1%
2011			77,373,685	79,246,046	62,258,413	62,258,413	28,437	78.6%
	1993	19	30,486	30,835	10,750	10,750	9	34.9%
	1994	18	56,646	61,740	65,462	65,462	15	106.0%
	1995	17	53,625	55,709	32,332	32,332	17	58.0%
	1996	16	61,028	62,581	30,398	30,398	20	48.6%

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	1997	15	890,273	922,136	627,510	627,510	320	68.0%
	1998	14	3,681,452	3,792,209	2,583,343	2,583,343	1,306	68.1%
	1999	13	5,032,643	5,173,343	3,894,774	3,894,774	1,795	75.3%
	2000	12	7,538,909	7,725,009	5,206,800	5,206,800	2,706	67.4%
	2001	11	13,158,086	13,433,574	10,032,094	10,032,094	4,631	74.7%
	2002	10	12,017,530	12,268,672	9,046,273	9,046,273	4,389	73.7%
	2003	9	8,889,283	9,062,934	7,015,119	7,015,119	3,367	77.4%
	2004	8	5,958,618	6,081,780	4,122,914	4,122,914	2,339	67.8%
	2005	7	4,791,266	4,889,397	3,603,543	3,603,543	1,943	73.7%
	2006	6	4,131,134	4,217,193	3,150,278	3,150,278	1,691	74.7%
	2007	5	2,249,035	2,310,112	1,737,951	1,737,951	937	75.2%
	2008	4	2,045,615	2,069,672	1,817,797	1,817,797	844	87.8%
	2009	3	3,099,364	3,546,121	4,801,047	4,801,047	713	135.4%
	2010	2	2,188,642	2,463,131	2,812,148	2,812,148	688	114.2%
	2011	1	1,500,052	1,079,898	1,667,879	1,667,879	707	154.4%
2012			72,290,304	72,891,533	53,220,623	53,221,793	26,145	73.0%
	1993	20	29,944	29,908	4,766	4,766	9	15.9%
	1994	19	38,385	42,784	32,013	32,013	13	74.8%
	1995	18	50,166	52,437	45,356	45,357	15	86.5%
	1996	17	55,742	58,188	38,453	38,454	17	66.1%
	1997	16	802,378	820,133	544,993	545,005	284	66.5%
	1998	15	3,438,948	3,500,229	2,411,072	2,411,125	1,179	68.9%
	1999	14	4,604,165	4,695,373	3,452,645	3,452,720	1,595	73.5%
	2000	13	7,006,388	7,116,933	5,209,432	5,209,546	2,419	73.2%
	2001	12	12,224,936	12,372,374	8,802,373	8,802,567	4,092	71.1%
	2002	11	11,422,944	11,522,763	8,160,125	8,160,305	3,962	70.8%
	2003	10	8,353,475	8,460,479	6,047,045	6,047,178	3,043	71.5%
	2004	9	5,724,640	5,768,733	4,006,754	4,006,842	2,138	69.5%
	2005	8	4,569,522	4,616,593	3,066,688	3,066,756	1,772	66.4%
	2006	7	3,976,440	4,001,624	2,871,535	2,871,598	1,543	71.8%
	2007	6	2,188,001	2,192,327	1,663,167	1,663,203	873	75.9%
	2008	5	1,949,165	1,963,039	1,518,479	1,518,513	776	77.4%
	2009	4	1,670,021	1,697,736	1,388,206	1,388,236	638	81.8%
	2010	3	1,565,134	1,600,079	1,219,622	1,219,649	602	76.2%
	2011	2	1,438,007	1,525,361	1,584,905	1,584,940	588	103.9%
	2012	1	1,181,901	854,440	1,152,994	1,153,020	587	134.9%
2013			68,206,601	69,222,751	48,902,304	49,734,928	24,130	71.8%
	1993	21	27,286	27,375	10,960	11,147	9	40.7%
	1994	20	37,719	37,970	18,675	18,993	12	50.0%
	1995	19	49,006	49,015	42,030	42,746	15	87.2%
	1996	18	50,977	51,117	28,300	28,782	17	56.3%
	1997	17	745,534	771,849	513,715	522,461	257	67.7%
	1998	16	3,164,622	3,248,616	1,960,954	1,994,342	1,065	61.4%
	1999	15	4,210,388	4,317,037	3,108,642	3,161,571	1,431	73.2%
	2000	14	6,389,354	6,544,046	4,453,307	4,529,131	2,169	69.2%
	2001	13	11,070,984	11,296,094	7,946,641	8,081,942	3,622	71.5%
	2002	12	10,573,157	10,775,635	7,791,267	7,923,924	3,554	73.5%
	2003	11	7,949,202	8,043,038	5,517,223	5,611,160	2,793	69.8%
	2004	10	5,359,873	5,442,474	3,566,058	3,626,775	1,968	66.6%
	2005	9	4,347,906	4,419,638	3,047,783	3,099,676	1,638	70.1%
	2006	8	3,745,799	3,800,252	2,682,412	2,728,084	1,420	71.8%

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Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2007	7	2,079,555	2,118,956	1,590,743	1,617,827	812	76.4%
	2008	6	1,865,139	1,889,741	1,334,947	1,357,676	717	71.8%
	2009	5	1,583,985	1,607,203	1,328,503	1,351,122	585	84.1%
	2010	4	1,410,712	1,439,778	1,060,626	1,078,685	533	74.9%
	2011	3	1,305,562	1,342,472	1,183,169	1,203,314	521	89.6%
	2012	2	1,240,224	1,288,614	925,644	941,405	516	73.1%
	2013	1	999,620	711,832	790,704	804,167	476	113.0%
Grand Total	All Years	All Durations	1,185,913,263	1,169,994,635	856,853,302	857,687,096	595,666	73.3%
		21	27,286	27,375	10,960	11,147	9	40.7%
		20	67,663	67,878	23,440	23,758	21	35.0%
		19	117,877	122,634	84,793	85,509	37	69.7%
		18	188,006	196,140	148,181	148,664	56	75.8%
		17	956,663	988,112	635,072	643,819	322	65.2%
		16	4,195,178	4,303,367	2,634,760	2,668,160	1,419	62.0%
		15	8,800,110	9,009,869	6,312,605	6,365,586	3,012	70.7%
		14	15,962,584	16,355,286	11,384,764	11,460,663	5,521	70.1%
		13	28,558,151	29,176,823	20,999,151	21,134,567	9,817	72.4%
		12	41,773,222	42,579,482	29,958,739	30,091,589	14,584	70.7%
		11	53,153,974	54,101,730	38,245,207	38,339,324	19,183	70.9%
		10	62,847,981	64,025,563	45,302,107	45,362,957	23,505	70.9%
		9	72,816,500	74,201,068	52,199,873	52,251,854	28,058	70.4%
		8	82,962,317	84,615,318	59,566,676	59,612,415	33,228	70.5%
		7	92,760,964	94,294,561	65,521,796	65,548,943	38,764	69.5%
		6	101,850,516	103,355,517	73,610,255	73,633,020	45,513	71.2%
		5	111,227,675	112,934,124	81,215,541	81,238,194	53,732	71.9%
		4	120,349,396	122,037,499	89,181,908	89,199,997	62,957	73.1%
		3	128,784,970	131,781,110	99,130,684	99,150,855	73,476	75.2%
		2	137,358,473	140,555,539	111,538,006	111,553,801	85,367	79.4%
		1	121,153,758	85,265,640	69,148,784	69,162,272	97,085	81.1%

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Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
1997			1,131,324	375,036	189,097	189,097	1,148	50.4%
	1997	1	1,131,324	375,036	189,097	189,097	1,148	50.4%
1998			7,040,660	4,341,087	2,448,149	2,448,149	5,801	56.4%
	1997	2	1,440,725	1,462,790	838,333	838,333	1,118	57.3%
	1998	1	5,599,935	2,878,297	1,609,815	1,609,815	4,683	55.9%
1999			15,918,177	11,801,319	7,728,021	7,728,021	13,345	65.5%
	1997	3	1,355,461	1,382,975	928,407	928,407	1,049	67.1%
	1998	2	5,265,499	5,415,505	3,358,070	3,358,070	4,348	62.0%
	1999	1	9,297,217	5,002,839	3,441,544	3,441,544	7,948	68.8%
2000			26,659,683	23,915,507	17,228,573	17,228,573	26,349	72.0%
	1997	4	1,199,564	1,327,920	960,659	960,659	994	72.3%
	1998	3	4,448,556	5,136,304	3,564,906	3,564,906	4,124	69.4%
	1999	2	7,965,821	9,202,370	6,891,903	6,891,903	7,572	74.9%
	2000	1	13,045,743	8,248,913	5,811,105	5,811,105	13,659	70.4%
2001			61,198,790	56,480,822	43,024,843	43,024,843	48,734	76.2%
	1997	5	1,363,318	1,344,415	977,238	977,238	919	72.7%
	1998	4	5,056,243	5,170,596	3,654,505	3,654,505	3,751	70.7%
	1999	3	8,784,169	9,230,018	7,299,180	7,299,180	6,832	79.1%
	2000	2	15,740,601	16,578,472	12,063,774	12,063,774	12,099	72.8%
	2001	1	30,254,458	24,157,321	19,030,145	19,030,145	25,133	78.8%
2002			88,835,212	82,747,685	55,798,427	55,798,427	58,307	67.4%
	1997	6	1,477,076	1,436,246	871,976	871,976	834	60.7%
	1998	5	5,483,170	5,396,710	3,534,045	3,534,045	3,389	65.5%
	1999	4	9,639,142	9,530,502	6,438,776	6,438,776	6,113	67.6%
	2000	3	16,852,007	16,732,180	11,107,877	11,107,877	10,638	66.4%
	2001	2	35,197,425	34,937,237	24,066,734	24,066,734	21,902	68.9%
	2002	1	20,186,391	14,714,811	9,779,018	9,779,018	15,431	66.5%
2003			104,644,298	101,317,073	65,700,099	65,700,099	61,181	64.8%
	1997	7	1,570,930	1,533,094	926,261	926,261	743	60.4%
	1998	6	5,734,614	5,653,271	3,651,460	3,651,460	3,057	64.6%
	1999	5	9,698,771	9,696,130	6,329,790	6,329,790	5,490	65.3%
	2000	4	16,559,489	16,696,350	10,852,988	10,852,988	9,386	65.0%
	2001	3	34,130,287	34,409,558	22,562,777	22,562,777	19,212	65.6%
	2002	2	23,597,435	23,768,933	15,098,562	15,098,562	13,641	63.5%
	2003	1	13,352,772	9,559,736	6,278,262	6,278,262	9,652	65.7%
2004			112,426,461	110,945,705	72,066,545	72,066,545	58,830	65.0%
	1997	8	1,511,454	1,548,146	963,822	963,822	676	62.3%
	1998	7	5,754,738	5,824,908	3,349,761	3,349,761	2,685	57.5%
	1999	6	9,646,226	9,651,637	6,289,812	6,289,812	4,804	65.2%
	2000	5	15,888,266	16,109,459	10,633,522	10,633,522	8,159	66.0%
	2001	4	32,814,884	33,221,467	21,972,027	21,972,027	16,165	66.1%
	2002	3	22,435,235	22,807,786	14,638,273	14,638,273	11,600	64.2%
	2003	2	15,631,120	15,827,439	10,130,654	10,130,654	8,418	64.0%
	2004	1	8,744,538	5,954,863	4,088,674	4,088,674	6,323	68.7%
2005			114,736,534	113,878,833	76,633,399	76,633,399	58,632	67.3%

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	1997	9	1,399,061	1,443,573	891,401	891,401	624	61.7%
	1998	8	5,315,110	5,435,889	3,373,954	3,373,954	2,467	62.1%
	1999	7	9,007,072	9,209,431	6,312,896	6,312,896	4,273	68.5%
	2000	6	14,794,884	15,104,994	9,905,990	9,905,990	7,192	65.6%
	2001	5	29,828,239	30,357,842	20,442,042	20,442,042	13,958	67.3%
	2002	4	20,370,851	20,804,163	13,846,123	13,846,123	10,125	66.6%
	2003	3	14,419,126	14,691,619	9,809,981	9,809,981	7,507	66.8%
	2004	2	10,396,395	10,629,354	7,603,638	7,603,638	5,694	71.5%
	2005	1	9,205,796	6,201,968	4,447,374	4,447,374	6,792	71.7%
2006			120,820,084	118,164,631	80,767,913	80,767,913	60,595	68.4%
	1997	10	1,293,882	1,320,890	869,856	869,856	567	65.9%
	1998	9	4,921,104	5,000,618	3,319,942	3,319,942	2,203	66.4%
	1999	8	8,362,717	8,477,690	5,670,415	5,670,415	3,830	66.9%
	2000	7	13,514,928	13,767,870	9,178,653	9,178,653	6,238	66.7%
	2001	6	26,802,039	27,162,310	18,643,672	18,643,672	11,846	68.6%
	2002	5	18,430,007	18,731,903	12,410,061	12,410,061	8,796	66.3%
	2003	4	13,124,525	13,349,293	9,525,247	9,525,247	6,561	71.4%
	2004	3	9,636,418	9,774,005	6,873,652	6,873,652	5,040	70.3%
	2005	2	11,355,851	11,402,543	7,689,712	7,689,712	6,161	67.4%
	2006	1	13,378,615	9,177,510	6,586,702	6,586,702	9,353	71.8%
2007			129,743,250	127,041,313	85,375,850	85,375,850	60,740	67.2%
	1997	11	1,285,110	1,282,537	908,517	908,517	525	70.8%
	1998	10	4,840,922	4,855,262	3,332,002	3,332,002	2,023	68.6%
	1999	9	8,080,491	8,122,889	5,545,221	5,545,221	3,424	68.3%
	2000	8	13,044,322	13,123,290	8,793,727	8,793,727	5,585	67.0%
	2001	7	25,267,879	25,426,161	16,781,774	16,781,774	10,198	66.0%
	2002	6	17,746,067	17,822,548	12,045,634	12,045,634	7,706	67.6%
	2003	5	12,641,577	12,712,270	8,083,447	8,083,447	5,841	63.6%
	2004	4	9,347,117	9,397,415	6,267,036	6,267,036	4,528	66.7%
	2005	3	10,987,002	11,000,169	7,188,832	7,188,832	5,521	65.4%
	2006	2	16,335,774	16,360,416	11,404,736	11,404,736	8,409	69.7%
	2007	1	10,166,988	6,938,356	5,024,926	5,024,926	6,980	72.4%
2008			135,096,056	133,840,491	90,382,814	90,382,814	61,042	67.5%
	1997	12	1,259,435	1,282,929	899,296	899,296	468	70.1%
	1998	11	4,666,149	4,717,307	3,179,597	3,179,597	1,848	67.4%
	1999	10	7,580,075	7,721,694	5,195,285	5,195,285	3,085	67.3%
	2000	9	12,145,546	12,408,701	8,507,438	8,507,438	4,986	68.6%
	2001	8	22,999,477	23,388,453	15,392,723	15,392,723	8,966	65.8%
	2002	7	16,774,729	17,028,460	11,202,245	11,202,245	6,851	65.8%
	2003	6	11,950,914	12,083,006	8,194,061	8,194,061	5,197	67.8%
	2004	5	8,956,155	9,062,493	6,369,118	6,369,118	4,121	70.3%
	2005	4	10,573,396	10,713,769	6,841,461	6,841,461	5,011	63.9%
	2006	3	15,468,345	15,717,074	10,384,196	10,384,196	7,510	66.1%
	2007	2	12,455,769	12,568,409	8,563,284	8,563,284	6,382	68.1%
	2008	1	10,266,068	7,148,197	5,654,110	5,654,110	6,617	79.1%
2009			140,462,407	138,712,958	96,876,700	96,876,700	61,665	69.8%
	1997	13	1,169,437	1,192,155	777,720	777,720	422	65.2%
	1998	12	4,444,919	4,509,717	2,915,005	2,915,005	1,662	64.6%
	1999	11	7,120,420	7,219,056	4,760,175	4,760,175	2,763	65.9%

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Calendar Year	Issue Year	Duration	Written Premium	Earned Premium	Accident Year Paid Losses	Accident Year Incurred Losses	Policies in Force	Incurred Loss Ratio
	2000	10	11,350,365	11,558,648	7,910,446	7,910,446	4,491	68.4%
	2001	9	20,921,341	21,247,003	14,471,291	14,471,291	7,962	68.1%
	2002	8	15,495,604	15,745,197	10,243,764	10,243,764	6,175	65.1%
	2003	7	11,343,011	11,474,344	7,189,121	7,189,121	4,680	62.7%
	2004	6	8,636,954	8,668,977	6,123,073	6,123,073	3,751	70.6%
	2005	5	10,088,753	10,199,718	6,842,670	6,842,670	4,549	67.1%
	2006	4	14,716,720	14,891,081	9,978,083	9,978,083	6,792	67.0%
	2007	3	11,958,277	12,043,390	8,321,303	8,321,303	5,791	69.1%
	2008	2	12,241,736	12,379,415	9,764,766	9,764,766	5,935	78.9%
	2009	1	10,974,870	7,584,258	7,579,285	7,579,285	6,692	99.9%
2010			151,018,999	149,555,444	113,006,422	113,006,422	61,813	75.6%
	1997	14	1,111,212	1,128,316	814,698	814,698	389	72.2%
	1998	13	4,208,108	4,282,906	2,865,444	2,865,444	1,517	66.9%
	1999	12	6,825,321	6,924,407	4,713,320	4,713,320	2,508	68.1%
	2000	11	10,734,292	10,875,569	7,622,561	7,622,561	4,063	70.1%
	2001	10	19,436,223	19,727,538	14,020,042	14,020,042	7,167	71.1%
	2002	9	14,600,360	14,804,821	10,101,648	10,101,648	5,637	68.2%
	2003	8	10,810,766	10,965,911	7,229,351	7,229,351	4,286	65.9%
	2004	7	8,315,241	8,421,594	5,813,740	5,813,740	3,429	69.0%
	2005	6	9,648,595	9,770,220	6,536,124	6,536,124	4,142	66.9%
	2006	5	14,178,110	14,352,089	9,523,378	9,523,378	6,221	66.4%
	2007	4	11,481,708	11,628,718	8,049,559	8,049,559	5,282	69.2%
	2008	3	11,666,482	11,821,376	8,980,519	8,980,519	5,353	76.0%
	2009	2	16,631,075	16,631,082	19,138,054	19,138,054	5,839	115.1%
	2010	1	11,371,507	8,220,897	7,597,983	7,597,983	5,980	92.4%
2011			149,926,774	149,753,549	112,519,522	112,519,522	61,932	75.1%
	1997	15	1,016,220	1,047,188	784,996	784,996	354	75.0%
	1998	14	3,898,567	3,990,345	2,964,575	2,964,575	1,388	74.3%
	1999	13	6,309,691	6,457,953	4,440,954	4,440,954	2,278	68.8%
	2000	12	9,998,821	10,213,133	7,056,887	7,056,887	3,664	69.1%
	2001	11	18,078,480	18,313,040	13,317,860	13,317,860	6,467	72.7%
	2002	10	13,697,428	13,912,651	9,745,190	9,745,190	5,144	70.0%
	2003	9	10,116,429	10,279,082	7,012,580	7,012,580	3,942	68.2%
	2004	8	7,884,329	7,989,951	5,533,585	5,533,585	3,176	69.3%
	2005	7	9,088,680	9,243,950	6,322,822	6,322,822	3,821	68.4%
	2006	6	13,449,862	13,645,906	9,554,305	9,554,305	5,733	70.0%
	2007	5	10,935,302	11,080,681	7,759,597	7,759,597	4,878	70.0%
	2008	4	10,971,959	11,127,389	8,158,130	8,158,130	4,887	73.3%
	2009	3	12,652,485	13,441,732	13,214,403	13,214,403	4,787	98.3%
	2010	2	11,828,095	12,251,724	10,603,444	10,603,444	5,257	86.5%
	2011	1	10,000,425	6,758,825	6,050,195	6,050,195	6,156	89.5%
2012			157,425,655	154,714,053	110,792,192	110,794,628	64,468	71.6%
	1997	16	962,597	974,197	761,465	761,482	324	78.2%
	1998	15	3,678,992	3,711,359	2,431,053	2,431,106	1,266	65.5%
	1999	14	5,903,329	5,988,014	4,146,025	4,146,116	2,060	69.2%
	2000	13	9,512,022	9,620,370	6,373,653	6,373,793	3,357	66.3%
	2001	12	17,009,264	17,133,952	12,003,115	12,003,379	5,818	70.1%
	2002	11	13,238,795	13,282,564	8,979,815	8,980,012	4,745	67.6%
	2003	10	9,692,238	9,764,470	6,602,521	6,602,666	3,622	67.6%
	2004	9	7,641,930	7,686,628	5,393,945	5,394,063	2,966	70.2%

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	2005	8	8,903,860	8,926,289	6,147,499	6,147,634	3,575	68.9%
	2006	7	13,084,627	13,138,912	9,195,861	9,196,063	5,332	70.0%
	2007	6	10,696,200	10,713,378	7,687,640	7,687,809	4,561	71.8%
	2008	5	10,536,351	10,622,639	7,548,890	7,549,056	4,491	71.1%
	2009	4	10,663,263	10,729,934	8,566,286	8,566,474	4,362	79.8%
	2010	3	10,843,334	10,913,562	8,109,730	8,109,909	4,804	74.3%
	2011	2	12,257,643	12,366,070	9,932,229	9,932,447	5,601	80.3%
	2012	1	12,801,210	9,141,716	6,912,466	6,912,618	7,584	75.6%
2013			165,466,116	163,367,156	110,704,409	112,589,292	66,871	68.9%
	1997	17	892,034	924,363	590,652	600,709	299	65.0%
	1998	16	3,426,411	3,499,088	2,231,709	2,269,707	1,155	64.9%
	1999	15	5,556,995	5,655,972	3,603,483	3,664,837	1,898	64.8%
	2000	14	8,897,137	9,053,187	5,793,306	5,891,945	3,090	65.1%
	2001	13	15,756,012	16,015,865	10,756,060	10,939,196	5,296	68.3%
	2002	12	12,716,371	12,846,723	8,456,046	8,600,021	4,362	66.9%
	2003	11	9,345,676	9,412,611	6,245,891	6,352,236	3,335	67.5%
	2004	10	7,408,542	7,487,063	4,999,448	5,084,570	2,779	67.9%
	2005	9	8,603,235	8,702,519	5,943,587	6,044,784	3,322	69.5%
	2006	8	12,717,243	12,809,967	8,707,614	8,855,872	4,994	69.1%
	2007	7	10,399,841	10,481,520	6,828,206	6,944,465	4,276	66.3%
	2008	6	10,188,285	10,286,189	6,959,949	7,078,451	4,184	68.8%
	2009	5	10,230,069	10,357,398	7,389,106	7,514,915	4,028	72.6%
	2010	4	10,425,109	10,528,101	7,294,517	7,418,716	4,446	70.5%
	2011	3	11,569,482	11,701,096	8,493,651	8,638,267	5,131	73.8%
	2012	2	15,322,596	15,479,785	10,419,282	10,596,684	7,007	68.5%
	2013	1	12,011,078	8,125,709	5,991,899	6,093,919	7,269	75.0%
Grand Total	All Years	All Durations	1,682,550,480	1,640,952,664	1,141,242,973	1,143,130,293	831,453	69.7%
		17	892,034	924,363	590,652	600,709	299	65.0%
		16	4,389,008	4,473,284	2,993,174	3,031,189	1,479	67.8%
		15	10,252,208	10,414,520	6,819,531	6,880,939	3,518	66.1%
		14	19,810,245	20,159,862	13,718,604	13,817,333	6,927	68.5%
		13	36,955,269	37,569,248	25,213,831	25,397,107	12,870	67.6%
		12	52,254,130	52,910,861	36,043,668	36,187,907	18,482	68.4%
		11	64,468,923	65,102,685	45,014,416	45,120,958	23,746	69.3%
		10	75,299,674	76,348,217	52,674,790	52,760,057	28,878	69.1%
		9	88,429,497	89,695,832	61,187,052	61,288,367	35,066	68.3%
		8	107,044,882	108,410,784	72,056,454	72,204,848	43,730	66.6%
		7	124,121,677	125,550,245	83,101,339	83,217,800	52,526	66.3%
		6	140,771,714	141,998,683	96,463,696	96,582,367	63,007	68.0%
		5	158,258,087	160,023,744	107,842,905	107,968,880	74,840	67.5%
		4	176,943,972	179,116,698	122,405,395	122,529,782	88,403	68.4%
		3	197,206,666	200,802,843	141,477,687	141,622,481	104,899	70.5%
		2	223,663,560	227,261,543	167,567,176	167,744,796	125,383	73.8%
		1	201,788,935	140,189,252	106,072,602	106,174,773	147,400	75.7%

10-Year Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
Policy Form 97037 Series
All issue dates
All policyholder ages

4.5% Interest rate
90.9% Persistency
2.1% Claim cost trend

District of Columbia												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	12,560	1,051	8.4%	7,657	658	8.6%	7	1,094	94			
2004	5,717	6,584	115.2%	3,763	4,334	115.2%	3	1,254	1,445			
2005	6,892	4,337	62.9%	4,741	2,984	62.9%	4	1,185	746			
2006	5,726	4,206	73.5%	4,116	3,024	73.5%	2	2,058	1,512			
2007	1,775	122	6.9%	1,333	92	6.9%	1	1,333	92			
2008	1,738	-	0.0%	1,364	-	0.0%	1	1,364	-	9.5%	1	
2009	1,964	124	6.3%	1,611	102	6.3%	2	806	51	0.0%	1	
2010	3,341	145	4.3%	2,864	124	4.3%	2	1,432	62	0.0%	4	0.0%
2011	3,246	29	0.9%	2,908	26	0.9%	2	1,454	13	4.8%	4	1.3%
2012	3,278	1,195	36.4%	3,068	1,118	36.4%	2	1,534	559	4.1%	4	4.4%
2013	2,212	1,183	53.5%	2,164	1,157	53.5%	1	2,164	1,157	3.5%	5	3.7%
2014	1,608	696	43.3%	1,644	711	43.3%	1	1,808	782	-4.1%	4	1.5%
2015	1,191	618	51.9%	1,272	660	51.9%	1	1,540	799	-25.0%	1	-14.8%
2016	896	549	61.2%	1,000	613	61.2%	1	1,332	816	2.1%	1	-13.5%
2017	796	487	61.2%	928	569	61.2%	1	1,360	833	2.1%	1	2.1%
2018	707	433	61.2%	862	528	61.2%	1	1,388	850	2.1%	1	2.1%
2019	628	384	61.2%	800	490	61.2%	1	1,418	868	2.1%	1	2.1%
2020	558	341	61.2%	742	455	61.2%	1	1,447	886	2.1%	1	2.1%
2021	495	303	61.2%	689	422	61.2%	0	1,478	905	2.1%	1	2.1%
2022	440	269	61.2%	639	392	61.2%	0	1,509	924	2.1%	1	2.1%
2023	391	239	61.2%	593	363	61.2%	0	1,541	943	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	48,449	18,978	39.2%	35,589	13,619	38.3%
Future	7,709	4,320	56.0%	9,170	5,201	56.7%
Lifetime	56,157	23,298	41.5%	44,759	18,820	42.0%

Countrywide												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	22,012,029	18,913,413	85.9%	13,037,450	11,301,958	86.7%	14,961	871	755			
2004	8,644,851	9,803,371	113.4%	5,690,531	6,453,134	113.4%	4,419	1,288	1,460			
2005	9,109,301	12,490,772	137.1%	6,266,089	8,592,129	137.1%	4,377	1,432	1,963			
2006	9,557,711	15,043,437	157.4%	6,870,395	10,813,715	157.4%	4,090	1,680	2,644			
2007	10,714,822	15,500,481	144.7%	8,048,761	11,643,654	144.7%	3,804	2,116	3,061			
2008	11,955,848	15,391,953	128.7%	9,385,140	12,082,425	128.7%	3,305	2,840	3,656	12.7%	1	
2009	11,393,765	13,415,997	117.7%	9,346,391	11,005,243	117.7%	3,007	3,108	3,660	11.6%	1	
2010	10,775,351	11,732,984	108.9%	9,236,861	10,057,765	108.9%	2,717	3,400	3,702	7.5%	1	9.4%
2011	7,761,710	8,127,283	104.7%	6,952,912	7,280,390	104.7%	2,227	3,122	3,269	1.6%	1	4.4%
2012	5,025,404	4,118,325	82.0%	4,704,317	3,855,193	82.0%	2,059	2,285	1,872	2.2%	2	1.7%
2013	4,304,368	3,240,988	75.3%	4,210,671	3,170,438	75.3%	1,931	2,181	1,642	0.1%	2	1.3%
2014	3,804,695	2,878,397	75.7%	3,889,359	2,942,448	75.7%	1,755	2,216	1,676	3.1%	1	1.6%
2015	3,370,145	2,556,372	75.9%	3,600,170	2,730,854	75.9%	1,596	2,256	1,712	0.6%	1	1.8%
2016	2,971,184	2,270,374	76.4%	3,316,808	2,534,476	76.4%	1,450	2,287	1,747	2.1%	1	1.4%
2017	2,638,778	2,016,372	76.4%	3,078,293	2,352,219	76.4%	1,318	2,335	1,784	2.1%	1	2.1%
2018	2,343,561	1,790,787	76.4%	2,856,930	2,183,068	76.4%	1,198	2,384	1,822	2.1%	1	2.1%
2019	2,081,371	1,590,440	76.4%	2,651,485	2,026,082	76.4%	1,089	2,434	1,860	2.1%	1	2.1%
2020	1,848,515	1,412,507	76.4%	2,460,814	1,880,384	76.4%	990	2,485	1,899	2.1%	1	2.1%
2021	1,641,709	1,254,481	76.4%	2,283,855	1,745,164	76.4%	900	2,537	1,939	2.1%	1	2.1%
2022	1,458,041	1,114,134	76.4%	2,119,620	1,619,667	76.4%	818	2,591	1,980	2.1%	1	2.1%
2023	1,294,920	989,488	76.4%	1,967,196	1,503,196	76.4%	744	2,645	2,021	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	111,255,160	127,779,002	114.9%	83,749,518	96,256,043	114.9%
Future	23,452,920	17,873,353	76.2%	28,224,530	21,517,558	76.2%
Lifetime	134,708,080	145,652,356	108.1%	111,974,047	117,773,601	105.2%

10-Year Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
Policy Form 97038 Series
All issue dates
All policyholder ages

4.5% Interest rate
90.9% Persistency
2.1% Claim cost trend

District of Columbia												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	16,259	2,134	13.1%	9,601	1,232	12.8%	8	1,200	154			
2004	2,585	-	0.0%	1,702	-	0.0%	1	1,702	-			
2005	5,792	1,156	20.0%	3,984	795	20.0%	3	1,328	265			
2006	2,940	216	7.3%	2,113	155	7.3%	1	2,113	155			
2007	3,094	368	11.9%	2,324	276	11.9%	1	2,324	276			
2008	3,333	553	16.6%	2,617	434	16.6%	1	2,617	434	9.5%	1	
2009	3,620	386	10.7%	2,970	316	10.7%	1	2,970	316	5.7%	1	
2010	4,662	478	10.2%	3,996	409	10.2%	2	1,998	205	5.3%	4	4.3%
2011	4,616	1,488	32.2%	4,135	1,333	32.2%	1	4,135	1,333	4.8%	4	5.0%
2012	3,763	190	5.1%	3,523	178	5.1%	1	3,523	178	4.1%	4	4.6%
2013	3,676	204	5.5%	3,596	199	5.5%	1	3,596	199	3.5%	5	3.7%
2014	3,270	173	5.3%	3,343	177	5.3%	1	3,678	195	-4.1%	4	1.5%
2015	2,423	154	6.3%	2,588	164	6.3%	1	3,132	199	-25.0%	1	-14.8%
2016	1,823	136	7.5%	2,035	152	7.5%	1	2,709	203	2.1%	1	-13.5%
2017	1,619	121	7.5%	1,889	141	7.5%	1	2,766	207	2.1%	1	2.1%
2018	1,438	108	7.5%	1,753	131	7.5%	1	2,824	211	2.1%	1	2.1%
2019	1,277	96	7.5%	1,627	122	7.5%	1	2,884	216	2.1%	1	2.1%
2020	1,134	85	7.5%	1,510	113	7.5%	1	2,944	220	2.1%	1	2.1%
2021	1,007	75	7.5%	1,401	105	7.5%	0	3,006	225	2.1%	1	2.1%
2022	895	67	7.5%	1,300	97	7.5%	0	3,069	230	2.1%	1	2.1%
2023	794	59	7.5%	1,207	90	7.5%	0	3,134	235	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	54,341	7,172	13.2%	40,561	5,329	13.1%
Future	15,680	1,074	6.9%	18,653	1,293	6.9%
Lifetime	70,021	8,246	11.8%	59,214	6,622	11.2%

Countrywide												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	448,833,851	332,220,449	74.0%	266,795,604	197,517,187	74.0%	213,486	1,250	925			
2004	161,135,803	116,959,319	72.6%	106,068,710	76,989,247	72.6%	58,097	1,826	1,325			
2005	155,380,192	111,487,328	71.8%	106,882,643	76,689,700	71.8%	53,364	2,003	1,437			
2006	143,442,776	103,773,243	72.3%	103,111,357	74,595,600	72.3%	47,420	2,174	1,573			
2007	132,196,558	93,936,074	71.1%	99,303,432	70,562,916	71.1%	41,755	2,378	1,690			
2008	118,948,096	83,748,684	70.4%	93,372,266	65,741,316	70.4%	37,429	2,495	1,756	4.3%	1	
2009	106,325,190	76,496,778	71.9%	87,219,353	62,750,883	71.9%	34,420	2,534	1,823	2.7%	1	
2010	100,185,253	78,888,742	78.7%	85,880,939	67,625,115	78.7%	31,514	2,725	2,146	3.8%	1	3.3%
2011	88,464,358	69,500,635	78.6%	79,246,046	62,258,413	78.6%	28,443	2,786	2,189	2.3%	1	3.0%
2012	77,866,655	56,854,381	73.0%	72,891,533	53,221,793	73.0%	26,149	2,788	2,035	5.1%	2	3.3%
2013	70,763,124	50,841,650	71.8%	69,222,751	49,734,928	71.8%	24,132	2,869	2,061	0.3%	2	3.0%
2014	61,238,779	45,153,661	73.7%	62,601,489	46,158,439	73.7%	21,936	2,854	2,104	-1.4%	1	-0.5%
2015	52,788,202	40,102,025	76.0%	56,391,196	42,839,140	76.0%	19,940	2,828	2,148	-0.4%	1	-0.9%
2016	46,307,312	35,615,549	76.9%	51,694,019	39,758,534	76.9%	18,125	2,852	2,194	2.1%	1	0.8%
2017	41,126,610	31,631,004	76.9%	47,976,651	36,899,458	76.9%	16,476	2,912	2,240	2.1%	1	2.1%
2018	36,525,506	28,092,236	76.9%	44,526,602	34,245,982	76.9%	14,977	2,973	2,287	2.1%	1	2.1%
2019	32,439,159	24,949,374	76.9%	41,324,649	31,783,319	76.9%	13,614	3,036	2,335	2.1%	1	2.1%
2020	28,809,977	22,158,124	76.9%	38,352,953	29,497,749	76.9%	12,375	3,099	2,384	2.1%	1	2.1%
2021	25,586,816	19,679,149	76.9%	35,594,953	27,376,536	76.9%	11,249	3,164	2,434	2.1%	1	2.1%
2022	22,724,251	17,477,514	76.9%	33,035,285	25,407,862	76.9%	10,225	3,231	2,485	2.1%	1	2.1%
2023	20,181,940	15,522,190	76.9%	30,659,684	23,580,757	76.9%	9,295	3,299	2,537	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	1,603,541,857	1,174,707,284	73.3%	1,169,994,634	857,687,096	73.3%
Future	367,728,553	280,380,825	76.2%	442,157,482	337,547,776	76.3%
Lifetime	1,971,270,410	1,455,088,109	73.8%	1,612,152,116	1,195,234,872	74.1%

10-Year Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
Policy Form 97039 Series
All issue dates
All policyholder ages

4.5% Interest rate
90.9% Persistency
2.1% Claim cost trend

District of Columbia												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	17,459	19,058	109.2%	10,301	11,797	114.5%	8	1,288	1,475			
2004	11,906	11,557	97.1%	7,838	7,608	97.1%	5	1,568	1,522			
2005	9,103	5,653	62.1%	6,261	3,889	62.1%	3	2,087	1,296			
2006	8,285	5,786	69.8%	5,956	4,159	69.8%	3	1,985	1,386			
2007	10,048	10,941	108.9%	7,548	8,219	108.9%	4	1,887	2,055			
2008	14,230	13,302	93.5%	11,170	10,442	93.5%	5	2,234	2,088	9.5%	1	
2009	14,428	10,313	71.5%	11,836	8,460	71.5%	5	2,367	1,692	5.7%	1	
2010	7,279	2,898	39.8%	6,240	2,484	39.8%	4	1,560	621	5.3%	4	4.3%
2011	9,441	3,635	38.5%	8,457	3,256	38.5%	4	2,114	814	4.8%	4	5.0%
2012	10,715	1,230	11.5%	10,031	1,151	11.5%	4	2,508	288	4.1%	4	4.6%
2013	10,792	2,192	20.3%	10,557	2,145	20.3%	4	2,639	536	3.5%	5	3.7%
2014	9,455	1,507	15.9%	9,666	1,541	15.9%	4	2,658	424	-4.1%	4	1.5%
2015	7,005	1,338	19.1%	7,483	1,430	19.1%	3	2,264	433	-25.0%	1	-14.8%
2016	5,270	1,189	22.6%	5,883	1,327	22.6%	3	1,958	442	2.1%	1	-13.5%
2017	4,681	1,056	22.6%	5,460	1,232	22.6%	3	1,999	451	2.1%	1	2.1%
2018	4,157	938	22.6%	5,068	1,143	22.6%	2	2,041	460	2.1%	1	2.1%
2019	3,692	833	22.6%	4,703	1,061	22.6%	2	2,084	470	2.1%	1	2.1%
2020	3,279	740	22.6%	4,365	984	22.6%	2	2,128	480	2.1%	1	2.1%
2021	2,912	657	22.6%	4,051	914	22.6%	2	2,173	490	2.1%	1	2.1%
2022	2,586	583	22.6%	3,760	848	22.6%	2	2,218	500	2.1%	1	2.1%
2023	2,297	518	22.6%	3,489	787	22.6%	2	2,265	511	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	123,687	86,564	70.0%	96,195	63,608	66.1%
Future	45,334	9,358	20.6%	53,928	11,266	20.9%
Lifetime	169,021	95,921	56.8%	150,123	74,873	49.9%

Countrywide												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	471,066,670	322,533,402	68.5%	280,978,530	192,117,209	68.4%	214,963	1,307	894			
2004	168,544,760	109,480,926	65.0%	110,945,705	72,066,545	65.0%	58,836	1,886	1,225			
2005	165,550,874	111,405,481	67.3%	113,878,833	76,633,399	67.3%	58,637	1,942	1,307			
2006	164,384,052	112,359,821	68.4%	118,164,631	80,767,913	68.4%	60,600	1,950	1,333			
2007	169,122,295	113,655,624	67.2%	127,041,313	85,375,850	67.2%	60,743	2,091	1,406			
2008	170,501,074	115,139,796	67.5%	133,840,491	90,382,814	67.5%	61,045	2,192	1,481	3.6%	1	
2009	169,098,727	118,098,027	69.8%	138,712,958	96,876,700	69.8%	61,667	2,249	1,571	2.9%	1	
2010	174,465,373	131,828,752	75.6%	149,555,444	113,006,422	75.6%	61,815	2,419	1,828	3.6%	1	3.2%
2011	167,173,659	125,608,377	75.1%	149,753,549	112,519,522	75.1%	61,934	2,418	1,817	1.8%	1	2.7%
2012	165,273,871	118,356,779	71.6%	154,714,053	110,794,628	71.6%	64,470	2,400	1,719	4.3%	2	2.7%
2013	167,002,470	115,094,676	68.9%	163,367,156	112,589,292	68.9%	66,872	2,443	1,684	0.6%	2	2.7%
2014	145,134,089	102,218,280	70.4%	148,363,673	104,492,884	70.4%	60,787	2,441	1,719	-0.9%	1	-0.1%
2015	125,300,741	90,782,451	72.5%	133,852,989	96,978,696	72.5%	55,255	2,422	1,755	-0.6%	1	-0.7%
2016	109,806,684	80,626,023	73.4%	122,579,967	90,004,861	73.4%	50,227	2,441	1,792	2.1%	1	0.7%
2017	97,521,890	71,605,861	73.4%	113,765,119	83,532,521	73.4%	45,656	2,492	1,830	2.1%	1	2.1%
2018	86,611,477	63,594,844	73.4%	105,584,156	77,525,614	73.4%	41,501	2,544	1,868	2.1%	1	2.1%
2019	76,921,683	56,480,072	73.4%	97,991,494	71,950,670	73.4%	37,725	2,598	1,907	2.1%	1	2.1%
2020	68,315,951	50,161,276	73.4%	90,944,827	66,776,625	73.4%	34,292	2,652	1,947	2.1%	1	2.1%
2021	60,672,997	44,549,405	73.4%	84,404,894	61,974,651	73.4%	31,171	2,708	1,988	2.1%	1	2.1%
2022	53,885,111	39,565,371	73.4%	78,335,254	57,517,992	73.4%	28,335	2,765	2,030	2.1%	1	2.1%
2023	47,856,631	35,138,934	73.4%	72,702,087	53,381,816	73.4%	25,756	2,823	2,073	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	2,152,183,826	1,493,561,660	69.4%	1,640,952,664	1,143,130,293	69.7%
Future	872,027,255	634,722,519	72.8%	1,048,524,461	764,136,329	72.9%
Lifetime	3,024,211,080	2,128,284,178	70.4%	2,689,477,125	1,907,266,622	70.9%

10-Year Credibility Adjusted Projections of Medicare Supplement Experience
State Farm Mutual Automobile Insurance Company
All Standardized Policy Forms
All issue dates
All policyholder ages

4.5% Interest rate
90.9% Persistency
2.1% Claim cost trend
1.3% Credibility

District of Columbia												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	46,278	34,698	75.0%	27,559	20,666	75.0%	23	1,198	899			
2004	20,209	17,573	87.0%	13,303	11,568	87.0%	9	1,478	1,285			
2005	21,787	20,195	92.7%	14,987	13,891	92.7%	10	1,499	1,389			
2006	16,951	12,290	72.5%	12,185	8,834	72.5%	6	2,031	1,472			
2007	14,917	12,494	83.8%	11,205	9,385	83.8%	6	1,868	1,564			
2008	19,302	14,604	75.7%	15,151	11,464	75.7%	7	2,164	1,638	9.5%	1	
2009	20,012	16,592	82.9%	16,416	13,611	82.9%	8	2,052	1,701	5.1%	1	
2010	15,282	18,161	118.8%	13,100	15,568	118.8%	8	1,638	1,946	4.1%	4	3.7%
2011	17,303	15,059	87.0%	15,500	13,490	87.0%	7	2,214	1,927	4.8%	4	4.2%
2012	17,756	13,353	75.2%	16,622	12,500	75.2%	7	2,375	1,786	4.1%	4	4.6%
2013	16,680	10,799	64.7%	16,317	10,563	64.7%	6	2,719	1,761	3.5%	5	3.7%
2014	13,973	9,582	68.6%	14,284	9,795	68.6%	5	2,619	1,796	-4.1%	4	1.5%
2015	10,351	8,510	82.2%	11,058	9,091	82.2%	5	2,230	1,834	-25.0%	1	-14.8%
2016	7,788	7,558	97.0%	8,694	8,437	97.0%	5	1,929	1,872	2.1%	1	-13.5%
2017	6,917	6,712	97.0%	8,069	7,830	97.0%	4	1,970	1,911	2.1%	1	2.1%
2018	6,143	5,961	97.0%	7,489	7,267	97.0%	4	2,011	1,952	2.1%	1	2.1%
2019	5,456	5,294	97.0%	6,950	6,745	97.0%	3	2,053	1,993	2.1%	1	2.1%
2020	4,846	4,702	97.0%	6,451	6,260	97.0%	3	2,097	2,034	2.1%	1	2.1%
2021	4,303	4,176	97.0%	5,987	5,809	97.0%	3	2,141	2,077	2.1%	1	2.1%
2022	3,822	3,709	97.0%	5,556	5,392	97.0%	3	2,186	2,121	2.1%	1	2.1%
2023	3,394	3,294	97.0%	5,157	5,004	97.0%	2	2,231	2,165	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	226,477	185,817	82.0%	172,345	141,540	82.1%
Future	66,994	59,498	88.8%	79,695	71,629	89.9%
Lifetime	293,471	245,315	83.6%	252,039	213,169	84.6%

Countrywide												
Year	Earned Premium with Interest	Incurred Losses with Interest	Loss Ratio with Interest	Earned Premium without Interest	Incurred Losses without Interest	Loss Ratio w/o Interest	Number Insured	Average Premium	Claim Cost	Rate Change	Effective Month	Effective Rate Change
2003 and Prior	1,005,821,715	719,752,512	71.6%	599,130,641	428,560,936	71.5%	474,853	1,262	903			
2004	363,541,390	255,215,699	70.2%	239,303,530	167,997,426	70.2%	130,763	1,830	1,285			
2005	353,982,389	254,070,043	71.8%	243,496,760	174,769,238	71.8%	125,073	1,947	1,397			
2006	338,259,515	247,123,754	73.1%	243,151,998	177,640,634	73.1%	120,382	2,020	1,476			
2007	331,575,111	237,942,398	71.8%	249,072,647	178,737,610	71.8%	114,143	2,182	1,566			
2008	320,158,416	228,263,324	71.3%	251,319,001	179,182,891	71.3%	109,337	2,299	1,639	4.1%	1	
2009	304,908,718	221,907,739	72.8%	250,118,914	182,032,587	72.8%	106,506	2,348	1,709	3.5%	1	
2010	303,197,087	236,791,786	78.1%	259,907,019	202,982,977	78.1%	103,210	2,518	1,967	3.9%	1	3.7%
2011	280,480,468	216,092,321	77.0%	251,253,371	193,574,706	77.0%	99,583	2,523	1,944	2.1%	1	3.0%
2012	264,826,316	191,601,292	72.3%	247,905,809	179,359,340	72.3%	99,392	2,494	1,805	4.8%	1	3.5%
2013	258,070,721	180,458,356	69.9%	252,453,032	176,530,134	69.9%	99,393	2,540	1,776	0.2%	1	2.5%
2014	223,815,478	160,269,297	71.6%	228,795,913	163,835,676	71.6%	90,348	2,532	1,813	-0.8%	1	-0.3%
2015	193,450,496	142,338,920	73.6%	206,654,222	152,054,088	73.6%	82,127	2,516	1,851	-0.5%	1	-0.6%
2016	169,650,223	126,414,532	74.5%	189,384,818	141,119,727	74.5%	74,653	2,537	1,890	2.1%	1	0.8%
2017	150,670,340	112,271,710	74.5%	175,765,966	130,971,666	74.5%	67,860	2,590	1,930	2.1%	1	2.1%
2018	133,813,862	99,711,137	74.5%	163,126,460	121,553,363	74.5%	61,684	2,645	1,971	2.1%	1	2.1%
2019	118,843,228	88,555,799	74.5%	151,395,873	112,812,339	74.5%	56,071	2,700	2,012	2.1%	1	2.1%
2020	105,547,457	78,648,481	74.5%	140,508,844	104,699,891	74.5%	50,969	2,757	2,054	2.1%	1	2.1%
2021	93,739,171	69,849,560	74.5%	130,404,713	97,170,817	74.5%	46,330	2,815	2,097	2.1%	1	2.1%
2022	83,251,955	62,035,032	74.5%	121,027,179	90,183,166	74.5%	42,114	2,874	2,141	2.1%	1	2.1%
2023	73,938,014	55,094,766	74.5%	112,323,994	83,698,005	74.5%	38,282	2,934	2,186	2.1%	1	2.1%

	Totals with interest			Totals without interest		
	Premium	Losses	Ratio	Premium	Losses	Ratio
Past	4,124,821,846	2,989,219,225	72.5%	3,087,112,721	2,241,368,479	72.6%
Future	1,346,720,223	995,189,234	73.9%	1,619,387,982	1,198,098,736	74.0%
Lifetime	5,471,542,069	3,984,408,459	72.8%	4,706,500,703	3,439,467,215	73.1%